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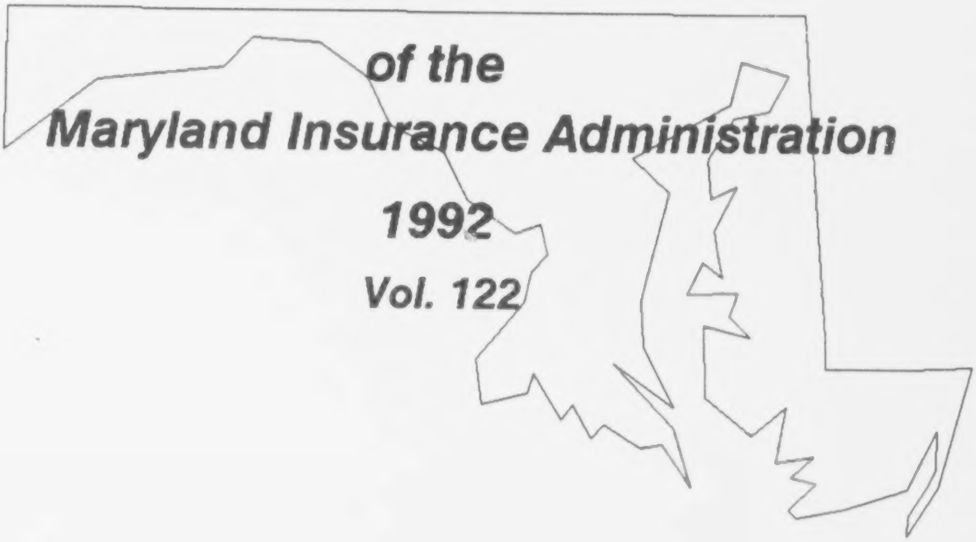
ANNUAL REPORT



of the Maryland Insurance Administration

1992

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STATE OF MARYLAND

DWIGHT K. BARTLETT, III
INSURANCE COMMISSIONER

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STATE OF MARYLAND
INSURANCE ADMINISTRATION

(410) 333-6300

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Assistant Attorney General	Susan Cohen

Office of the Chief Actuary

Chief Actuary	Donald Brandenberg
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Examinations - Property/Casualty	David Christhilf

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Chief Administrator Rate and Form Review Unit	Howard Max
Chief Market Conduct Examiner Market Conduct Unit	Nelson Ayling
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Chief Investigator Inquiry & Investigation Unit	Sal Ercolano

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Staff Specialist	John Quinn
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Chief Market Condut Examiner Market Conduct Unit	Dudley Ewen
Assistant Chief Market Conduct Examiner	Fred Santiago
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Chief Accountant/Auditor	Robert R. Parker
Chief Insurance Examiner	Lester C. Schott
Company Licensing	William Lashley

Professional and Consumer Services

Associate Commissioner	Joseph T. Kelly
Personnel Officer	Norval E. Byrd
Director of Consumer Services	Patricia Mulford
Public Information Officer	Charles LaMason
Agent/Broker Licensing	Yvonne House

1993 HIGHLIGHTS

- Form Filings Reviewed
- Rate Filings Reviewed
- Insurers Newly Licensed In Maryland
- Agents/Brokers Licensed In Maryland
- Financial Examinations of Domestic Insurers Completed
- Market Conduct Examinations of Insurers Completed Resulting in Administrative Penalties
- Consumer Complaints Processed
- Hearings Conducted

1993 INSURANCE LEGISLATION

HEALTH AND LIFE INSURANCE

COMPREHENSIVE HEALTH CARE AND INSURANCE REFORM

Overview

The General Assembly enacted House Bill 1359 (Ch. 9) to address the dual problems of access to health insurance coverage and cost of health care. The Act reforms the small group market, establishes the Health Care Access and Cost Commission with new planning tools, and imposes several cost containment strategies on the system.

Small Group Market Reform

Chapter 9 (House Bill 1359) guarantees access to health insurance coverage for small employers and stabilizes their rates.

Effective July 1, 1994, for employers with 2 to 50 employees who want to offer health insurance coverage to their employees, insurers practices must include the following:

- **Guaranteed Issue**
  - **Guaranteed Renewal**
  - **Consumer Protection:** Insurers and health maintenance organizations must notify employees when a policy is canceled or nonrenewed and provide notice of conversion rights
  - **Pre-existing condition limitation:** May be imposed only once for 6 months and would be eliminated after January 1, 1995
  - **Adjusted community rating:** Rates for a health benefit plan may be adjusted rate may not deviate by more than 50 percent from the community rate decreasing to 16 percent by the fourth year. Premiums may vary based on family composition.
  - **Comprehensive Standard Health Benefit Plan:** All carriers in this market must offer at least this benefit plan, and may market additional benefits that are priced separately.

- **Additional requirements on carriers:** In addition to other requirements imposed under the Insurance Code, carriers must have demonstrated a capacity to administer health benefit plans, have satisfactory grievance procedures, provide for coordination of multiple coverage, and have policies designed to help ensure adequate access to providers.

The bill prohibits an insurance carrier from imposing a "minimum contribution" requirement on employers who offer health insurance to their employees. This permits an employer to offer those benefits without having to contribute to them, eliminating a disincentive to the provision of health care benefits. It also establishes a voluntary reinsurance pool to assist carriers in assuming additional risks.

These reforms are extended to the entire individual and group market if one of two events occurs: (1) 60 percent of the population under 65 years of age received health care coverage through an insurer or health maintenance organizations (through fully insured plans or registered self-insured groups that agree to obtain insured health benefits); or (2) the federal Employee Retirement Income Security Act is amended to allow states to control employee health benefit plans.

Maryland Health Care Access and Cost Commission

Chapter 9 establishes a seven-member Health Care Access and Cost Commission in the Department of Health and Mental Hygiene to formulate the comprehensive standard health benefit plan, establish a health care data base (effective July 1, 1993), regulate electronic claims clearinghouses, develop a standardized system for processing claims, establish performance measurement for health maintenance organizations, foster the development of practice parameters, and implement a payment system. The Commission's costs will be covered by assessments on all health care practitioners (1/3 of total costs) and carriers and by assessments on third party administrators (2/3 of total costs) up to a maximum of $5 million.

The medical care data base will include information on health services rendered by all health care practitioners. The Commission will analyze this data and annually publish the total reimbursement for all health care services, the annual rate of change, variations in fees and utilization on a statewide basis and by health service areas. The data will be used by the Commission to develop cost containment strategies.

The Commission must develop and implement a payment system by January 1, 1995 based on the following factors: the practitioner's resources (e.g., overhead, experience, expertise); the value of the service (e.g., complexity and other factors); and a conversion modifier. The ultimate price for a service will be arrived at by multiplying the numeric value of these three factors. The Commission determines the numeric value of practitioner's resources and value of the service by CPT ("current procedural terminology") code. The market (practitioner's and payors) determines the numeric value of the conversion modifier.

The Commission may establish health care cost annual adjustment goals for the cost of health care services and the cost for a particular CPT code. If spending exceeds these goals the Commission, through voluntary and cooperative arrangements with practitioners, may make an effort to bring spending into compliance with this goal. If these efforts prove unsuccessful, the Commission may adjust the conversion modifier. Thus, the Commission will set the price for health care services only under extraordinary conditions.

The Governor will appoint a Maryland Standard Benefit Plan Task Force to advise the Commission on the standard comprehensive health benefit plan. The Task Force must consider a variety of factors in designing this benefit plan (e.g., the benefits typically offered by employers). The Task Force will have completed its work by December 1993.

The Act sets a floor for the benefits plan: the benefits must be at least the actuarial equivalent of the benefits required to be offered by federally qualified health maintenance organizations. If the plan becomes too costly (the average community rate exceeds 12 percent of the average annual wage, or approximately $3,100 for FY 1992), the Commission must adjust the comprehensive standard health benefit plan by altering the benefits or the copayments and deductibles.

Cost Containment Strategies

Chapter 9 also implements various cost containment strategies. These include reducing insurance costs, encouraging administrative efficiencies, and greater efficiencies in the delivery of quality care.

It requires insurers and health maintenance organizations to submit an annual report to the Insurance Commissioner. The report will provide information on loss and expense ratios for health benefit plans sold in Maryland, benchmarks of an insurer's efficiency. The Insurance Commissioner may require a carrier to file new rates if: (1) its loss ratio is below 75 percent; or (2) its expense ratio exceeds 20 percent for commercial insurers or health maintenance organizations or 18 percent for nonprofit health service plans.

In order to decrease administrative costs, the Commission must designate practitioners and payors who will submit and receive claims and explanations of benefits electronically by July 1, 1995. The Commission will establish standards for the operation of one or more medical care electronic claims clearinghouses and may license such entities.

In any action for damages in a medical malpractice case the health care provider is not liable for the payment of damages unless it is established that the care given by the provider is not in accordance with the standards of practice among members of the same health care profession with similar training and experience situated in the same or similar communities.

A 15-member Advisory Committee on Practice Parameters within the Commission will be established to study the development of practice parameters for medical specialties and make recommendations on the adoption and use of such parameters. A practice parameter adopted by the Commission may not be used as evidence of the standard of care in a malpractice case.

A provider's bill for a diagnostic test must indicate who performed the test. If the provider performs the test, insurers must pay the reasonable charge for the test (less any applicable deductibles and coinsurance amounts). If another provider or office facility performed the test, insurers must pay the lower of the provider submitting the bill's usual, customary, and reasonable charge or the amount charged to the provider for the test less any applicable deductibles and coinsurance amounts.

MANDATED BENEFITS

The General Assembly enacted several new mandates.

Breast Implants

Chapter 389 (House Bill 1511) prohibits insurers from denying coverage or imposing a pre-existing condition limitation solely because the insured has had a breast implantation. **Chapter 392** (House Bill 1566) requires insurers and health maintenance organizations to notify the Insurance Commissioner on their coverage for breast implant removal and related conditions. The Commissioner, for a fee, must make this information available to consumers and physicians.

Mental Illness

Chapter 633 (Senate Bill 389) requires insurers and health maintenance organizations to provide coverage for the diagnosis and treatment of mental illness on the same terms and conditions as coverage for physical illness. The bill permits an individual to affirmatively waive this coverage.

Dependent Coverage

Chapter 285 (House Bill 193) permits grandparents to include a grandchild under their health insurance policy if the grandchild is unmarried, is in the court-ordered custody of the insured, and has not reached the limiting age under the terms of the policy.

Modification of Existing Mandates

Chapter 554 (House Bill 804) prohibits carriers from imposing time limitations on physical therapy treatments. Under **Chapter 437** (Senate Bill 445) an insurer may not subject mammography screening or child wellness services to a deductible. Insurers may continue to impose copayments for such services.

HEALTH MAINTENANCE ORGANIZATIONS

Chapter 304 (House Bill 462) prohibits a HMO from using Medicare, Medicaid, or workers' compensation payments as part of any methodology used to determine the usual, customary, and reasonable rate of a noncontracting provider. On request, the HMO must disclose its methodology.

Emergency physicians must treat a patient even though it is not always clear that a HMO will authorize and pay for the emergency services rendered. **Chapter 635** (Senate Bill 701) codifies a definition of emergency services for HMOs. Emergency services are services provided in a hospital emergency facility after the onset of a medical condition that manifests itself by symptoms of sufficient severity, including pain, that the absence of medical attention could reasonably be expected to place the patient's health in serious jeopardy, impair bodily functions, or cause serious impairment or dysfunction.

Chapter 564 (House Bill 895) allows an out-of-state HMO to move its headquarters to Maryland without having to form a new corporation. If a HMO wishes to domesticate in this State, the bill requires the HMO to comply with all of the requirements relating to the formation and organization of a domestic HMO.

Chapter 419 (Senate Bill 238) requires a HMO that issues a request for proposal or changes to an existing contract for pharmaceutical services to notify the Maryland Pharmacists Association.

MISCELLANEOUS

Chapter 537 (House Bill 605) requires insurers to pay a home medical equipment provider directly. It prohibits them from requiring the provider to accept less than the full monthly rental amount from terminating authorization for the equipment until both the provider and beneficiary have been notified of the termination.

Chapter 297 (House Bill 320) authorizes a court to allocate between the parties to an action for divorce the costs of maintaining health insurance or to require continuation of coverage pending the outcome of the action.

Chapter 376 (House Bill 1280) prohibits a health care practitioner from referring a patient to a health care entity in which the health care practitioner or a member of his immediate family has a financial interest.

Chapter 41 (House Bill 289) requires all insurers, including nonprofit health plans and fraternal benefit societies to pay the State Health Services Cost Review Commission approved rate for hospital services rendered.

LIFE INSURANCE

A number of states are participating in a Robert Wood Johnson Foundation (RWJF) demonstration program designed to encourage consumers to purchase long-term care insurance. The program allows consumers to qualify for Medicaid and preserve assets.

Chapter 513 (House Bill 361) establishes the Maryland Partnership for Long-Term Care. The Partnership is modeled after programs in those states with RWJF demonstration programs. A consumer who purchases a long-term care insurance policy with certain features (e.g., inflation protection) may be eligible for Medicaid once the policy has been exhausted. When determining eligibility for Medicaid, the Department of Health and Mental Hygiene is required to exclude from its calculation of resources of the recipient, an amount of resources equal to the amount of the benefits paid under the policy.

Maryland law grants the Insurance Commissioner authority to regulate long-term care insurance to protect consumers. However, the law does not currently address long-term care benefits that are part of a life insurance policy or rider.

Chapter 242 (Senate Bill 451) increases regulation over long-term care policies and adds consumer protection provisions to long-term care policies. It requires continuing education for agents on long-term care policies for those agents that sell such policies, the designation of a third person to receive cancellation notices, a 30 day surrender period, an outline of coverage and a "buyers guide". The bill prohibits an insurer from cancelling a policy for any reason other than cause (e.g., nonpayment of premium) and provides for continuation coverage.

Chapter 350 (House Bill 1044) requires insurers to provide a policy summary at the time of policy delivery whenever a life insurance policy includes a rider for long-term care. If a policyholder begins to draw on life insurance benefits for long-term care the insurer must provide a monthly report that includes any long-term care benefits paid out during the month, an explanation of changes in the policy due to long-term care benefits being paid out, and the amount of long-term care benefits remaining.

Chapter 490 (Senate Bill 916) allows an educational or religious organization to issue charitable gift annuities even if the organization is not solely engaged in charitable or religious activities (i.e. organization may have for-profit subsidiaries or activities).

INSURANCE REGULATION

REGULATORY STRUCTURE

Insurance Accreditation

The General Assembly addressed lack of conformity of the Maryland Insurance Code with the NAIC Model Acts through legislation that would ensure that Maryland law will meet the national accreditation standards. Under **Chapter 405** (Senate Bill 335), the State enacted the NAIC Model Law governing Reinsurance Intermediaries, strengthened the law regarding the acquisition of subsidiaries by insurers, strengthened the regulation of payment of extraordinary dividends, and clarified the regulations of managing general agents. The bill also allows the Commissioner the authority to retain any outside actuary, accountant, or other expert at the expense of the person being examined, as may be reasonably necessary to conduct any examination or investigation. Finally, the bill extends the existence of the Insurance Division until July 1, 2003; however this last provision was obviated by the passage of **Chapter 538** (House Bill 607) (discussed below).

Maryland Insurance Administration

In the waning hours of the Session, the General Assembly adopted a Conference Committee Report to **Chapter 538** (House Bill 607) which creates the Maryland Insurance Administration (MIA) as an independent agency of the State government headed by an Insurance Commissioner appointed by the Governor with the advice and consent of the Senate.

Under the bill, the Commissioner has the same broad powers with regard to insurance regulations and must organize the MIA according to its major functions (i.e. health insurance, property and casualty insurance, audit and examination, insurance professions, and consumer affairs). The Commissioner serves at the pleasure of the Governor and is directly responsible to the Governor on all matters assigned to the MIA; however, the first Commissioner of the MIA serves a term of 4 years and may be removed by the Governor for cause.

Chapter 538 also increases fees on most persons licensed by the Insurance Commissioner and will raise approximately $4.8 million to fund the creations of 53 new positions within the MIA and the Administration's approximately $10.5 million budget appropriation.

Insurance Fraud Division

In order to provide for the coordination of efforts to control insurance fraud, in 1992 the Governor issued Executive Order 01.01.1992.24 which created a Fraud Unit in the Department of Licensing and Regulations and an Insurance Fraud Advisory Council.

As part of the creation of the Maryland Insurance Administration, **Chapter 538** places the current Fraud Unit under the control of the Governor until January 1, 1995 at which time it is superseded by and its functions transferred to a new Insurance Fraud Division located in the Office of the Attorney General. The Insurance Fraud Advisory Council is continued; the members serve 3 year terms and serve at the pleasure of the Governor.

The Insurance Fraud Division will be as provided in the State Budget. However, the Office of the Attorney General may accept donations from insurers authorized to conduct insurance business in Maryland and use these funds exclusively as special funds to offset general fund expenditures for the Insurance Fraud Division.

REGULATION OF NONPROFIT HEALTH SERVICE PLANS (BLUE CROSS/BLUE SHIELD)

Blue Cross and Blue Shield of Maryland (BCBSM) is by far the largest health insurer in the State. It acts as an indemnity carrier or a third party administrator for roughly 1.4 million Marylanders and represents 40% of the health insurance market. In addition, it accounts for around 70% of all group health insurance contracts sold in this State, mostly to business.

Increase of Regulatory Authority over Nonprofit Health Service Plans

In order to safeguard the health care coverage of 40% of Marylanders, the General Assembly enacted **Chapter 507** (House Bill 238) which strengthens the ability of the Maryland Insurance Commissioner to adequately regulate Blue Cross/Blue Shield and nonprofit health service plans (NHSPs).

1) Expansion of Commissioner's Regulatory Authority

Chapter 507 expands the Insurance Commissioner's regulatory control over NHSPs and makes clear that NHSPs are subject to the provisions of the Insurance Code dealing with assets and liabilities, investments, rehabilitation and liquidation, disclosure and control of acquisitions and holding companies, and the general penalties for failure to comply with the Insurance Code.

The bill makes the following changes:

a) Nature of Assets

Clarifies that certain assets are not admitted assets and that this prohibition may not be overruled by the Commissioner. The bill also imposes a stricter requirement for determining which of certain assets can be used in the calculation of surplus in order to prevent the inclusion of certain assets resulting from the sale of affiliates or subsidiaries that have an indefinable value.

b) Annual Statements

In addition to the annual statement, the bill requires the NHSP to file more detailed statements on the Plan's operations. Also, a NHSP must file with the Commissioner an audited financial report (including a consolidated financial statement) for each affiliate and subsidiary owned by or under the control of the nonprofit health service plan during the immediately preceding calendar year.

c) Affiliates and Subsidiaries

In addition to subjecting a NHSP to the Maryland Insurance Acquisitions Disclosure and Control Act, the bill provides that a NHSP may invest only in affiliates and subsidiaries that engage in business directly related to the operation of the NHSP and that are licensed by the Commissioner or majority-owned by the NHSP.

Before acquiring an affiliate or subsidiary or altering the organization of the NHSP, a NHSP must submit a statement of proposed action to the Commissioner. A NHSP may not engage in the proposed action unless the action is approved in writing by the Commissioner. If, on June 1, 1993 any existing affiliate or subsidiary of a NHSP does not comply with the above restrictions, it must be divested or liquidated by the NHSP.

The bill clarifies that the Commissioner or any of the Commissioner's examiners have the power to examine the NHSP or any of its affiliates or subsidiaries.

2) Stricter Solvency Requirements

Chapter 507 requires the operating surplus to be the greater of $75,000 or 8.0% of the total premium received (i.e. surplus) by the NHSP on its insurance business. The 8.0% is phased-in over a period of 4 years; 3.2% of total premium at the end of 1993 (approximately $23 million), 4.8% at the end of 1994, 6.4% at the end of 1995, and 8.0% at the end of 1996 (approximately $56 million). The Commissioner may require a larger surplus if the Commissioner determines that a larger surplus is necessary.

The bill provides that a NHSP will be treated as a commercial insurer with respect to the determination of impairment. If the minimum required surplus becomes impaired, the Commissioner may immediately determine the deficiency and notify the NHSP that it must make up the deficiency within a period of time determined by the Commissioner or be subject to delinquency proceedings against the NHSP.

3) Regulation of Officers and Directors of NHSPs

Board of Directors - Structure

The bill requires the board of directors of a large NHSP to have two nonvoting consumer members. The consumer members must be members of the general public and may not have an interest in an insurer or health care provider. **Chapter 507** requires the board to comply with its fiduciary duties and provides that an employee of a NHSP or its affiliates or subsidiaries may not be appointed or elected to the board.

The term of a member is 3 years and the terms of the various members are staggered. A member may not be reappointed for more than a total of 9 years. The current membership of the board of Blue Cross/Blue Shield will be phased out beginning with the departure of 4 members before January 1, 1994; 4 more before January 1, 1995; and the remainder at the end of their term.

Unsound or Unsafe Business Practices - Removal

Under the bill, if the Commissioner believes that an officer or director of a NHSP has engaged in an unsafe or unsound business practice, the Commissioner must send a warning to each director of the NHSP. If the Plan is incorporated in this State, the Commissioner may remove the officer or director if the Commissioner determines, after a hearing, that the unsafe or unsound practice continued after the warning.

The bill prohibits a NHSP from engaging in business with a business entity in which a board member, officer, or employee of a NHSP has a beneficial interest. Also, the bill requires the board of directors, CEO, CFO, and treasurer of a NHSP to report any impairment of the NHSP or its affiliates or subsidiaries to the board of directors and to the Commissioner.

Finally, the bill strengthens the civil and criminal penalties for an officer, director, or employee of a NHSP who violates the Insurance Code.

Miscellaneous Provisions Relating to Nonprofit Health Service Plans

Chapter 617 (House Bill 1472) requires a NHSP or health maintenance organization (HMO) that is authorized to do business in the State, but is not domiciled in the State, to comply with certain procedures (including the Commissioner's approval) required under the Maryland Insurance Acquisitions Disclosure Act prior to acquiring, merging, or consolidating with a foreign health insurer, nonprofit health service plan, or health maintenance organization. Also, the bill provides that, in the event of an impairment or acquisition of an insurer, NHSP, or HMO, any current financing moneys provided by the insurer, NHSP, or HMO to a hospital in return for a discount in rates charged by the hospital is deemed to be security for the amount of outstanding charges owed by the insurer, NHSP, or HMO for bills or claims for services provided by the hospital prior to the delinquency proceeding or acquisition.

MISCELLANEOUS REGULATORY ISSUES

Premium Tax on Domestic Mutual Property Insurers

Chapter 398 (House Bill 1611) amends the premium tax law to be in conformity with a January 9, 1992 letter of advice in which the Office of the Attorney General stated that the current statutory exemption from premium tax for property insurance written by domestic mutuals is unconstitutional. The bill provides for a phase-in of the imposition of the 2% premium tax applicable to these types of insurers. For the year beginning January 1, 1994, the premium tax on property premiums written by domestic mutuals would be 1%; beginning January 1, 1995, they would pay the same 2% premium tax as every other mutual property insurer in the State.

Insurance Agents

In 1986 the General Assembly enacted a law requiring agents to comply with continuing education requirements as a condition of licensure. **Chapter 39** (House Bill 281) extends the termination date for the continuing education requirement from July 1, 1993 to July 1, 1997. However, **Chapter 613** (House Bill 1451) provides an exception to the requirement that an agent obtain 16 clock hours of continuing education if the agent has been continually licensed and in the insurance business for more than 25 years and has received at least 8 hours of continuing education per license renewal.

Premium Finance Companies

Chapter 328 (House Bill 718) requires a premium finance company to refund to the insured the amount of unearned premium in excess of the amount due under the premium finance agreement upon return by an insurer of any gross unearned premium due under a cancelled insurance contract.

Medical Mutual Liability Insurance Society of Maryland

Chapter 348 (House Bill 1020) alters the restriction placed on Medical Mutual Liability Insurance Society of Maryland (Medical Mutual) with regard to the number of states in which it can operate. Currently, Medical Mutual may operate in Maryland; a subsidiary of Medical Mutual may operate in Delaware, Virginia, or West Virginia. Under this bill, Medical Mutual or its subsidiaries also would be able to operate in any state where the policyholder is a person insured by Medical Mutual or its subsidiaries or is controlled by a person insured by Medical Mutual or its subsidiaries.

Insurance Hearings

Chapter 56 (House Bill 815) allows the Insurance Commissioner to delegate responsibilities for hearing specified cases under the Insurance Code to the Deputy Commissioner, an Associate Commissioner, or an Associate Deputy Commissioner.

Other Issues

Chapter 351 (House Bill 1052) requires the Insurance Commissioner to provide to the Department of Assessments and Taxation by August 31 of each year the names, addresses, and social security numbers of every individual licensed by the agency.

Chapter 112 (Senate Bill 301) abolishes the Joint Committee on Tort and Insurance Reform Oversight.

Chapter 250 (Senate Bill 569) exempts transfer agents registered under the federal Securities and Exchange Act or the Maryland Securities Act from registration as a third party administrator under the Insurance Code.

Chapter 119 (Senate Bill 841) extends the termination date from June 30, 1993 to June 30, 1997 for the competitive rating law for worker's compensation insurance.

MOTOR VEHICLE INSURANCE

Chapter 323 (House Bill 688) raises the deductible from $100 to $250 for all claims against the Unsatisfied Claims and Judgments Fund (uninsured account) of MAIF. This new deductible level would apply to uninsured motorist property damage claims for MAIF and all commercial insurers.

Chapter 261 (Senate Bill 732) provides that an insurer may offer optional coverage for loss of use of a rental vehicle that is damaged as a result of an accident; the coverage would apparently be part of the collision damage coverage required to be offered by the insurer. The coverage would be purchased by the insured, not the rental car company, and would apply to situations where the "loss of use" is charged back to the insured by the rental company.

Chapter 460 (Senate Bill 550) requires the provider that is responsible for a mechanical repair contract to maintain adequate insurance reserve. A policy of insurance covering the mechanical repair contract constitutes adequate reserves. The bill provides that a purchaser of a mechanical repair contract is entitled to make a claim directly against the insurer if the provider of the contract fails to pay a claim or make a refund due within 60 days after the proof of the claim is filed with the provider. The bill does not apply to mechanical repair contracts issued by the manufacturer, or distributor, or a wholly-owned subsidiary of the manufacturer or the distributor.

Currently, an insurer may not base an auto insurance rate partially or entirely on the geographic area of the residence of the policyholder or the place the car is garaged. However, the insurer may express underlying risk considerations in geographic terms and this expression of rates causes rates in urban areas to be substantially greater than rates in suburban or rural areas. In an attempt to lower rates in urban areas, **House Bill 1304** (failed) would have provided for the expression of rates in geographic terms using "rate bands" that limit the differential between the rates in adjacent territories and also impose a maximum differential between the highest and lowest rates.

Chapter 638 (House Bill 727) requires a private ambulance service to maintain commercial general liability insurance coverage of at least $1 million.

Chapter 331 (House Bill 737) requires an insurer to apply to the motor vehicle Administration for a salvage certificate for each vehicle titled in Maryland that is acquired by the insurer as a result of the settlement of a claim from an accident that occurred in this State.

1992 - 1993 INSURANCE REGULATIONS

COMAR	SUBJECT	EFFECTIVE DATE
09.30.56	Uniform Claims Forms	10/25/93
09.30.58	Examination of Insurers	10/11/93
09.30.79	Provision of Completed Premium Finance Agreement to Insured	3/15/93
09.30.87	Cancellation of Insurance Contracts by Premium Finance Companies	11/23/92
09.30.91	Life and Health Reinsurance Agreements	1/02/93
09.30.92	Limited Benefits Policies - Reporting Requirements	12/21/92
09.30.93	Limited Benefits Policies - Minimum Loss Ratio	12/21/92
09.30.94	Bail Bonds	1/02/93
09.30.95	Summary Explanation of Benefits	10/01/93
09.30.96	Reporting of Benefits for Child Wellness Services and Mammograms	10/11/93
09.30.97	Credit for Reinsurance	10/11/93

Repeals

09.30.11	Salvage on Paid Losses	5/24/93
09.30.56	Minimum Loss Ratio with Respect to Medicare Supplement Policies	8/03/92
09.30.58	Buyer's Guide for Medicare Supplement Policies	8/03/92
09.30.86	Liability Insurance Data Reporting	1/02/93

LIQUIDATIONS

The Maryland Indemnity Insurance Company

On December 16, 1977, the Insurance Commissioner was appointed Receiver by the Court. All assets have been acounted for and all claims filed have been handled. A plan of operations to ostensibly close out the receivership was completed and on July 28, 1992 the Circuit Court for Baltimore City entered an Order allowing the Receiver to distribute assets totalling $100,000 in accordance with the Petition for Distribution of Assets previously filed with the Court. The balance of the Receivership's assets have been placed in a reserve account for payment of the remaining administrative fees.

National Guild Insurance Company

This company was placed in Receivership in the 1960's by the Circuit Court for Montgomery County. All assets have been accounted for and all claims that were filed have been handled. Steps are being taken to close the Circuit Court file.

National Motors Insurance Company

By an Order of the Circuit Court for Baltimore City dated March 9, 1964, this company was declared to be insolvent and the Commissioner, John H. Coppage, was appointed Receiver to liquidate the assets. All assets have been accounted for and all claims that were filed have been handled. Steps are being taken to close the Circuit Court file.

Olympic Insurance Company of America

In 1965, this company was placed in Receivership by the Circuit Court for Baltimore City. All assets have been accounted for and all claims have been handled. Steps are being taken to close the Circuit Court file.

SECTION REPORTS

Assistant Attorney General

The Office of the Attorney General acts as the chief legal advisor and counsel to the Insurance Commissioner. The primary task of this office is to interpret the law for the Insurance Administration and supply opinions, letters of advice and other legal counsel.

The Office of the Attorney General also represents the Insurance Commissioner before the courts of the State including the Circuit Courts, the Maryland Court of Special Appeals, and the Maryland Court of Appeals. The Office of the Attorney General defends the Insurance Commissioner's administrative action on appeal and is empowered to institute suit on behalf of the Insurance Administration to enforce the insurance law.

All legislation proposed by the Insurance Administration to the General Assembly is reviewed for legal sufficiency by the Assistant Attorneys General. All regulations proposed by the Administration undergo the same review process. Contract, requests for proposals and other procurement documents are reviewed for legal form and sufficiency by the Office of the Attorney General before they are issued.

Other duties of the Assistant Attorneys General include drafting and reviewing forms, providing legal advice to section chiefs and other officials within the Administration, and corresonding with other regulatory agencies both within and outside of the State.

Administrative Procedures and Appeals

The Administrative Procedures and Appeals (AP&A) is responsible for providing administrative overview of complaints scheduled for hearing. Complaints are received from Maryland residents, insurance agents and brokers, and insurance companies. The AP&A also provides administrative overview and disciplinary proceedings initiated by the Insurance Administration against agents and brokers and insurance companies.

Cases to be set in for hearing are transmitted to the AP&A from all units of the Insurance Administration. The cases are then assigned a number, logged and forwarded to the Office of Administrative Hearings. If requested, subpoenae are issued by the AP&A. Once the case is heard and the Order on Hearing is issued, the AP&A monitors the case for compliance with the Order, such as the timely payment of administrative fines and penalties, or the payment of restitution.

Any party to a hearing has the right to appeal the Order on Hearing to the Circuit Court for Baltimore City. When an appeal is entered, the AP&A receives the Order for Appeal and prepares the record of hearing for transmittal to the Circuit Court as required by the Maryland Rules of Procedure.

When the results of an administrative hearing indicate that a person may have violated the criminal law of the state, the AP&A, as required by statute, informs the Office of the State's Attorney of the county in which the person resides of the violation occurred.

In fiscal year 1993, 1,009 administrative hearings were conducted, the overwhelming majority of which were automobile liabilty insurance termination protests filed by Maryland residents. Notices of appeal were filed in 97 cases and records were transmitted to the Circuit Court for Baltimore City in 55 cases.

Consumer Affairs Section

The Consumer Affairs Section strives to heighten the awareness of insurance consumers. Educational and informational materials are developed and provided to consumers on purchasing, evaluating or filing complaints about insurance companies and coverage.

Efforts to reach the individual consumer are coordinated with agencies and organzations across the state. Whether speaking before a community group in Cumberland or at a senior center in Easton, special attention to address the specific needs of the participants is assured.

Regular visits are scheduled to communities outside of the Baltimore-Metropolitan area. Citizens are encouraged to meet individually with a representative of the Maryland Insurance Administration to present their problems or positions. Elected officials frequently refer constituents to the service. Plans to expand this "Community Outreach Program" are being finalized.

A Consumer Guide on private passenger automobile and homeowner rates is published quarterly. This guide allows the prospective purchaser to make comparisons between prices charged by the various insurers, thereby aiding them in making informed decisions. Similar guides on other types of insurance are planned.

INQUIRY AND INVESTIGATION SECTIONS

Property and Casualty

As a service to policyholders, beneficiaries, and claimants and a means of checking the compliance and performance of insurance companies, agents and brokers, this unit receives and investigates complaints and requests for information about policy contracts and other insurance problems and questions. This unit investigates the cancellation or nonrenewal of automobile and property insurance policies to protect those whose policies are terminated without valid cause. Facts disclosed by these investigations may lead to the suspension or revocation of licenses. The operation of this service frequently results in the return of unearned premium or the collection of unpaid claims. Investigators also visit outlying cities to provide advisory services. Announcements to local news media are distributed in advance to notify the public of the availability of this service.

In those instances, where an investigation results in the need for a hearing, this unit prepares and presents the case for hearing. In 1992, this unit prepared 1,733 section 240AA and Section 35 hearings.

During the calendar year 1992, a total of 5,160 written and walk-in complaints were received. As a result of processing the justified complaints made to this unit, a total of $1,461,633.00 was recovered for Maryland resident from insurance companies, agents and brokers.

Under statutory provisions of Article 48A, Section 240AA, effective January 1983, which gives the citizens of the State of Maryland a right to protest auto terminations and/or surcharges, there were 1,947 instances where policyholders took advantage of admininstrative procedure to protest and request hearings against proposed cancellation or nonrenewal by their insurers.

Life and Health

This unit, like the Property and Casualty Unit, receives complaints and inquiries from the policyholders and the public.

Complaints and inquiries relating to life and health insurance are made by letter, in person and by telephone.

Upon receipt, the complaints are investigated and where appropriate, settlements are negotiated. Investigators from this unit also visit outlying cities monthly to provide advisory services.

During 1992, the unit received approximately 5,789 written and walk-in complaints. In addition $4,705,338.00 in settlement were obtained for the benefit of policyholders.

1,447 booklets on health insurance were mailed to Maryland citizens.

RATE AND FORM REVIEW SECTIONS

Property and Casualty

The Property/Casualty Insurance Section is comprised of the Rate and Form Review and the Market Condut Units.

All insurance companies, which are issued a certificate of authority to provide insurance classified as: Property, Casualty, Surety, Mortgage Guaranty, Title, or Workers' Compensation, are mandated to file with the Commissioner every manual, policy form, endorsement, minimum rate, class rate, rating schedule or rating plan and every other rating rule, and every modification of any of the foregoing which they propose to use. It is the responsibility of the Rate and Form Review Unit to review these filings to determine compliance with Maryland Law, rules and regulations, and to ensure that rates are not excessive, inadequate, or unfairly discriminatory. With the exceptions of inland marine risks, which by general custom of the business are not written according to manual rates or rating plans, wet marine risks, and workers' compensation risks, which are accepted under a competitive rating law, all filings must be approved prior to use by an insurer.

In calendar year 1992 the Property and Casualty Rate and Form Review Section received and processed 13 % more rate and form filings than in the previous calendar year, increasing the total to 4899 filings (2106 forms/2793 rates). Four hundred and seventy-five individual risk and consent-to-rate submissions were also reviewed. After renewal registration, 112 premium finance companies were authorized to do business in Maryland. Motor Clubs filed 5 new programs, 2 of which were approved for marketing. A total of 4199 summonses were accepted on behalf of the Commissioner and 1416 acknowledgments were processed during the nine month period before this function was transferred to another unit.

The Federal Risk Retention Act of 1986 and the Maryland Insurance Code allows for the organization of purchasing and Risk Retention groups. The marketing activity of these entities is limited to commercial liability insurance.

Purchasing groups, (all members have similar business interests or activities and liability risk), are organized for the purpose of purchasing insurance from a commercial insurer for its members. To solicit members they must register with the Commissioner. Approximately 357 groups have made submissions but only 219 have been sanctioned to practice business. In 1992, there were 28 new submissions, 26 of which were approved, and four purchasing groups withdrew from the state.

Risk Retention Groups are insurance companies organized to write only commercial liability insurance on behalf of their owner/members. In 1992 Risk Retention groups generated a great deal of inquiry and communication among states, and concerned consumers in regard to the solvency of several Risk Retention Groups and subsequent actions taken by Maryland and other states. The total number of active Risk Retention Groups increased to 62 groups.

The Rate and Form Review Unit, in addition to reviewing submissions, forms and rates, monitors activities, confers with and solicits relevant information from other insurance departments and responds to information requests and complaints.

The Rate and Form Review Unit also promulgates legislative reports and consumer publications, as needed.

SUMMARY OF FILINGS PROCESSED
CALENDAR YEAR 1992

LINE	FORMS	RATES	TOTALS
PERSONAL AUTOMOBILE	274	277	551
HOMEOWNERS & DWELLING	120	169	289
COMMERCIAL AUTO	194	263	457
INLAND MARINE	109	155	264
COMMERCIAL MULTI-PERIL	289	360	649
GENERAL LIABILITY	221	268	489
FIDELITY & SURETY	40	235	275
WORKERS' COMPENSATION	41	236	277
MEDICAL MALPRACTICE	46	49	95
COMMERCIAL PROPERTY	53	169	222
OTHER PROFESSIONAL LIABILITY	101	75	176
RISK RETENTION	28	47	75
EXCESS & UMBRELLA	174	68	242
MISCELLANEOUS	416	422	838
TOTALS	2106	2793	4899

Life and Health

The Life/Health Insurance Section is comprised of the Rate and Form Review and the Market Conduct Units.

Every life insurance policy, health insurance policy, dental plan, annuity contract and health maintenance organization subscriber and provider contract to be used in this State must be submitted to the Insurance Commissioner for prior approval. The review and approval of these forms represents one of the chief functions of this Unit.

The Unit also is charged with making an annual valuation of the reserve liabilities of life insurance companies domiciled in the State of Maryland. Since the reserves representing these liabilities are generally the largest liability items of the life insurers, this work is most important in connection with determining solvency.

When domestic life insurance companies are examined, this Unit not only reviews the reserve liabilities, but also certain asset and liability items such as dividends, due and deferred premiums, and nonforfeiture benefits. During the course of examination, discussions are frequently conducted with company officials regarding areas of concern.

This Unit reviews rate filings to ensure that the rates are not excessive, inadequate, or unfairly discriminatory and in the case of health insurance rate filings, to determine whether the benefits are reasonable in relation to the premiums charged. For credit life and health insurance, Medicare supplement policies, and specified disease policies, rate filings are reviewed to determine compliance with the applicable regulations. All health policies are reviewed to ensure compliance with State mandated benefit regulations.

Insurers issuing credit life or credit health insurance or Medicare supplement policies must file detailed annual reports regarding their operations. The reports are reviewed carefully to determine whether the rate standards required by regulation are being followed and whether the standards should be revised.

Utilization reports are required from all insurers doing health insurance business in Maryland with respect to procedures employed by the companies to control health insurance costs.

The administration of the Dental Plan Organization Act, as well as the granting of special annuity permits to non-profit educational and religious organizations, fall under the purview of this Unit.

The Unit works closely with the Inquiry and Investigation Unit in handling those consumer complaints which call for technical expertise. In addition to those complaints handled by the Inquiry and Investigation Unit, the Rate and Form Review Unit directly handled about 3,400 complaints and inquiries in 1992.

License applications for foreign and domestic life and health insurers are reviewed by the Life Section and recommendations for licensure are made to the Commissioner.

During the calendar year 1992, approximately 20,000 life and health policies forms, endorsements, and changes thereto were reviewed for statutory and regulatory compliance. In addition, approximately 1,900 rate filings were reviewed. The Unit processed about 10,500 pieces of correspondence.

The amount of life insurance in force in Maryland domestic insurers certified by the Rate and Form Review Unit as of December 31, 1992, was $73.4 billion. The reserves for which certification was made amounted to $12.6 billion of which $9.5 billion were for annuities.

As of December 31, 1992, over three million Maryland residents were covered by life insurance under eight million policies, the face amount of which was approximately $225 billion.

The amount of new ordinary life insurance currently being purchased in Maryland is approximately $23 billion annually.

The average amount of life insurance in force per household in Maryland is about $120,000

For services performed by the Life/Health Rate and Form Review Unit in verifying policy reserves, insurers were billed $1,633,458.

MARKET CONDUCT SECTIONS

Property and Casualty

The Market Conduct Section performs personal and commercial lines market conduct examinations pursuant to Section 30 of the Insurance Code.

Market Conduct Examinations involve detailed on-site examinations of the underwriting, sales and advertising, rating and claims handling activity of domestic and foreign insurers both within and outside the State. A market conduct report is being issued after each examination.

The cost of the examination is borne by the insurer. The cumulative amount billed to the companies and received in 1992 was $384,439.98. In addition, $260,500.00 in administrative penalties were assessed against the companies and $54,155.00 were returned to Maryland citizens. An additional $5,272,429.56 has been returned to Maryland residents as a result of targeted examinations of numerous insurers failing to apply appropriate safety device discounts to policy premiums.

There were fifteen (15) market conduct examinations completed and reports filed in 1992. Thirty-nine (39) company examinations were in progress as of January 1, 1993. AS a result of the completed examinations in 1992, the following administrative penalties were collected:

COMPANIES	PENALTY
Dixie Insurance Company	$35,000.00
Excelsior Insurance Company	20,000.00
Jefferson-Pilot Fire And Casualty Company	1,000.00
National Union Fire Insurance Company of Pittsburgh, PA	50,000.00
Old Guard Mutual Insurance Company	1,000.00
Harleysville Mutual Insurance Company Huron Insurance Company	12,000.00
Paramount Insurance Company	500.00

COMPANIES	PENALTY
The Aetna Casualty and Surety Company	22,500.00
The Automobile Insurance Company of Hartford, CT	
The Standard Fire Insurance Company	
Progressive Casualty Insurance Company	1,500.00
American Manufacturers Mutual Insurance Company	30,000.00
American Motorist Insurance Company	
Lumbermans Mutual Casualty Company	
Peninsula Insurance Company	500.00
Sentry Insurance, A Mutual Company	1,500.00
Metropolitan Property and Casualty Insurance Company	5,000.00
Metropolitan Casualty Insurance Company	
Metropolitan General Insurance Company	
Fireman's Fund Insurance Company	50,000.00
The American Insurance Company	
National Surety Corporation	
Associated Indemnity Corporation	
American Automobile Insurance Company	
Fireman's Fund Insurance Company of Wisconsin	
Commonwealth Mutual Insurance Company of America	30,000.00

The unit performs premium finance examinations pursuant to Section 30 of the Insurance Code. The examinations involve detailed on site review of the premium finance company's compliance with the provisions of Subtitle 30A of Article 48A which includes the proper execution of contracts, return of monies due the borrower, accurate finance charges, registration with the Administration and determining if citizens are being burdened with duplicate coverage by insurance agents.

The following is a summary of the unit's activities during 1992:

Premium Finance Examinations

Examinations Completed	13
Examinations In Progress	4

Examination Expenses Received	$5,845.76
Administrative Penalties Assesed	$7,500.00

The unit also performs agent/agency inspections. Cases flow into this unit from the public via phone calls or letters, privileged communications from the insurance carriers, other State or Federal Enforcement agencies and at the direction of the Commissioner. The range is from an agent who failed to remit as little as $300 to a carrier to multi-national unauthorized insurers writing millions of dollars in premium but who lack approval or authorization to conduct business in Maryland.

The unit conducts the investigations, prepares the case for an Administrative Hearing by completing a case summary and a set of charges, and acts as the State expert witness or resolves the case by an Order/Consent Agreement.

The following is a summary of the unit's activities during 1992:

AGENCY INSPECTIONS

Inspections Completed	104
Inspections In Progress	20
Administrative Penalties Assessed	$160,100.00
Consent Orders Executed	44
Consent Order Pending	4
Cases Referred to Staff Attorneys	18
Number of License Revocations	
1. By Consent Order:	10
2. By Hearing Order:	3
Number of License Suspensions	1

Life and Health

This Unit performs on site market conduct examination of life and health insurers, nonprofit health service plans, dental plans, fraternals, and health maintenance organizations, pursuant to Sections 30, 342, 358 and 588 of the Insurance Code and to Code of Maryland Regulation 09.30.54.12. Detailed examinations are undertaken of the advertising, sales, underwriting and claims handling activities of domestic and foreign insurers, both within and outside the State. A market conduct report is issued after each examination. The cost of the examination is borne by the insurer.

The following is a summary fo the unit's activities during 1992:

Examinations Completed	
Life and Health	16
Non-Profit Health Service Plans	2
Health Maintenance Organizations	4
Examination Expenses Received	$256,888.00
Administrative Penalties Assessed	$182,150.00

Examination and Auditing Section

The Examination and Auditing Section has the responsibility for the licensing of companies and for the conducting of financial examinations of domestic and foreign insurance companies. In addition, the Section performs audits of admitted and applicant companies for solvency and compliance with the Maryland Insurance Code and Regulations. This Section is the Insurance Administration's major revenue producer collecting not only expenditures, but also examination expenses and over 130 million dollars in premium and retaliatory taxes.

Section 30 of the Insurance Code authorizes the Commissioner to conduct financial examinations of each licensed insurer as often as he deems advisable. The Section also provides that domestic insurers (those formed under the laws of Maryland) shall be examined not less than every 3 years.

The financial examinations of insurers are performed by field examiners who conduct these examinations at the insurers' home and branch offices in Maryland and other states. Upon completing each examination, an examination report is compiled.

Expenses for the financial examinations are borne by the insurer examined. The Section bills the insurer and collects the examination expenses.

During the calendar year 1992, the insurance examiners conducted examinations of 36 domestic insurers and 3 health maintenance organizations.

The Audit Staff performs audits of the Annual Statements filed by the various insurers conducting business in the State. Approximately 1,900 annual statements and 540 quarterly statements are filed each year. In addition, the Audit Staff compiles the statistical data for this report along with the statistical data for the Maryland Automobile Insurance Fund. During 1992, the Audit staff also reviewed 1,600 CPA reports and 2,500 premium tax filings.

The duties of audit staff also include the auditing of annual premium tax reports upon their submission in the latter part of March each year. If deficiencies and discrepancies are discovered, insurers are assessed the additional fees.

The Company Admissions Unit renews insurers' Certificates of Authority on an annual basis and processes and approves applications for licensure of new insurers and health maintenance organizations, both domestic and foreign. The Unit also annually compiles and issues a comprehensive directory of insurers authorized to conduct business in Maryland.

The Company Admissions Unit, during calendar year 1992, acted on the following:

Insurer Applications of Licensure

Pending (1-1-92)	13
Received (in 1992)	36
Total	49
Applications Acted upon	32
Pending (12-31-92)	17

Licensing Section

This section is responsible for the qualification and licensing of insurance agents, brokers, advisors, public adjusters and Third Party Administrators.

The following statistics are for the calendar year 1992:

License examinations administered	7,886
Certificates of Qualifications issued	14,770
Agents appointments issued	66,296
Motor Club licenses issued	1,373
Adviser licenses issued	42
Public Adjuster licenses issued	20
Agency Trade Name filings recorded	2,556
Cancellation of Agent appointments	32,061
Letters of Certification/Clearance Letter issued	16,021
Third Party Administrator registrations	89

Enforcement Section

One of the most important functions of the Enforcement Unit is to oversee the over 50,000 agents, brokers, and agencies who hold an insurance license in the State as well as those entities who hold themselves out as licensees but in reality are unauthorized insurers.

These agents, brokers, and their agencies are central to the business of insurance whether they be individuals or corporations. Their conduct with respect to the insurance business underlies the more than 30 administrative actions initiated by this unit in 1992.

The actions taken by this unit resulted in either formal administrative hearings before the Office of Administrative Hearings (OAH) or Consent Agreements signed by the charged party. Whether by Hearing or Consent Agreement, the result was either revocation or suspension along with the appropriate fine and restitution ordered, or in the matter of those applicants for a license the Enforcement Unit denied, denial of said license.

These actions taken by the Enforcement Unit against licensees resulted in holding the agents/brokers accountable for their actions and ultimately the insurer whose appointment they hold.

Administrative fines levied against licensees via hearings and consent orders totaled $51,500.00. Restitution was ordered in all appropriate cases.

In all cases where revocation was sought, it was ordered except in one case where the Administrative Law Judge ordered suspension of the licensee for 6 years.

The legal staff prevailed in all cases before OAH. Not one case resulted in an opposing verdict.

Twelve cases were disposed of by Consent Order and resulted in fines of $23,000 and suspension or revocation of the licensee.

Indeed, Consent Orders are indicative of the ability of this section to negotiate an agreeable alternative to protracted and drawn out hearings. The case of MID v. Gray is illustrative of this. Through negotiation, the Enforcement Unit was able to obtain a Consent Order whereby the parties agreed to restitution and an administrative fine of $10,000.

Following is a list of the Actions taken and the result of same.

LICENSE APPLICATIONS

NAME	ACTION
BERRYMAN, Jr. Bernard O. Case No. MID-85-12/91	Hearing on February 20, 1992. Final Order March 18, 1992: violations of Article 48A, Section 175(2), (3), (7), and (12); renewal of certificate of qualification denied.
BYRD, Gregory E. Case No. MID-326-8/92	Hearing on October 9, 1992. Final Order October 21, 1992: violations of Article 48A, Sections 168(b)(1)(i) and 175(7); application for an insurance agent's/broker's certificate of qualification denied.
COOPER, James E. Case No. MID-82-12/91	Hearing on May 6, 1992. Final Order June 23, 1992: violations of Article 48A, Section 168b(1); renewal of insurance agent/broker's certificate of qualification denied. Appeal pending in Circuit Court for Baltimore City. ALJ's Order Affirmed January 1993.
GAULTNEY, Jerry L. Case No. MID-30-8/91	Hearing on November 15, 1991. Substituted Conclusions of Law and Final Order February 13, 1992: violations of Article 48A, Section 175(7) and (12); application for an insurance agent's certificate of qualification denied. Appeal pending in Circuit Court for Baltimore City. Commissioner's Order affirmed.
RICCHE, John E. Case No. MID-192-6/92	Hearing on July 31, 1992. Final Order September 3, 1992: violations of Article 48A, Sections 168(b)(1)(i) and 175(7); application for an insurance agent's certificate of qualification denied.

WILKINSON, II, Roy Case No. MID-178-5/92	Hearing on July 2, 1992. Final Order September 11, 1992: violations of Article 48A, Section 175(7); renewal of insurance agent/broker's certificate of qualification denied. Appeal pending Circuit Court for Baltimore City. April 20, 1993 Circuit Court for Baltimore City ordered that the appeal be Dismissed with prejudice.

LICENSEES CHARGED

NAME	ACTION
BAKER, David Matthew Certificate No. 51617 t/a Insurance Planning Service, Inc. Certificate No. 2372-C Case No. MID-95-1/92	Hearing on May 1, 1992. Final Order October 7, 1992: violations of Article 48A, Sections 175(1), (4), (6), (11), (12), (13), and 167; certificates of qualification revoked; administrative penalty of $7,000.00; restitution. Appeal pending in Circuit Court for Baltimore City.
BANIS, Theodore William, Jr. Certificate No. 25539 t/a Banis Insurance Agency Case No. MID-131-3/92	Consent Order December 21, 1992: alleged violations of Article 48A, Section 175(4), (5), (6), (11), (12), and (13); certificate of qualification revoked; administrative penalty of $1,000.00.
BLOWE, McArthur Certificate No. 444098 Case No. MID-302-7/92	Hearing on September 11 and October 21, 1992. Final Order October 29, 1992: violations of Article 48A, Section 175(4), (6), (11), (12), and (13); certificate of qualification revoked; civil statutory penalty of $1,500.00; restitution. Appeal pending Circuit Court for Baltimore City. May 25, 1993 ordered that the final administrative decision of the Maryland Insurance Commissioner be and hereby is affirmed.
BORKOSKI, Robert W. Certificate No. 798026 Case No. MID-200-6/92	Consent Order September 10, 1992: alleged violations of Article 48A, Section 175(6); administrative penalty of $500.00.

BORKOSKI, Robert W. Certificate No. 798026 Case No. MID-371-11/92	Consent Order November 24, 1992: alleged violations of Article 48A, Sections 175(5) and 233; certificate of qualification revoked.
BREWINGTON, Elton R. Certificate No. 700672 Case No. MID-199-6/92	Consent Order December 10, 1992: alleged violations of Article 48A, Section 175(4), (6), (11), (12), and (13); certificate of qualification revoked.
CARTER, Arlin Wayne Certificate No. 41964 Case No. MID-151-4/92	Consent Order May 22, 1992: alleged violations of Article 48A, Section 175(6), (12), and (13); administrative penalty of $2,000.00.
DUPREE, Eddie Turone Certificate No. 65325 t/a Marlboro Insurance Group, Inc. Certificate No. 3725-C Case No. MID-184-6/92	Consent Order July 24, 1992: alleged violations of Article 48A, Sections 167(2)(c)(1) and 175(4), (6), (11), (12), (13), and (1); certificate of qualification revoked; restitution.
EBERSBERGER & ASSOCIATES, INC. Certificate No. 1192-C Case No. MID-111-2/92	Consent Order January 27, 1992: alleged violations of Article 48A, Subtitle 11; administrative penalty of $500.00.
FUNNIE, Russell Certificate No. 704993 Case No. MID-52-10/91	Consent Order April 29, 1992: alleged violations of Article 48A, Section 175(1), (4), (5), (6), (11), (12), and (13) and Sections 168 and 227; certificate of qualification suspended for 60 days; administrative penalty of $500.00.
GRAY, Robbin Wayne Certificate No. 18048 t/a Gray Insurance Agency, Inc. Certificate No. 1149-C Case No. MID-40-9/91	Consent Order February 12, 1992: alleged violations of Article 48A, Section 175(4), (6), (11), (12), and (13); restitution; administrative penalty of $10,000.00. Show Cause Order issued June 26, 1992. Hearing on July 6, 1992. Memorandum and Order December 14, 1992: violation of Article 48A, Section 10; Gray be given 1 year from the date of the Order to show he is in compliance with Consent Order.

ISAACS, Wilfred A. Certificate No. 801491 Case No. MID-185-6/92	Hearing on July 24, 1992. Final Order August 13, 1992: violations of Article 48A, Section 175(2), (3), and (14); certificate of qualification revoked.
LOVICK, Norman Certificate No. 48356 Case No. MID-382-11/92	Consent Order November 20, 1992: alleged violations of Article 48A, Section 175(4); restitution. Order to Show Cause issued March 5, 1993. Order April 2, 1993: certificate of qualification revoked.
LYNCH, John Vincent Certificate No. 3156-NR Case No. MID-167-5/92	Consent Order October 28, 1992: alleged violations of Article 48A; certificate of qualification surrendered for six months; administrative penalty of $2,000.00.
MCKIBBEN, William B. Certificate No. 705314 Case No. MID-189-6/92	Hearing on August 14, 1992. Final Order August 27, 1992: violations of Article 48A, Sections 175(1), (5), (6), (12), and (13), and 371; certificate of qualification revoked; administrative penalty of $1,500.00.
MEJIA, Hernando J. Certificate No. 72140 Case No. MID-936-12/90	Hearing on February 25, 1992: Final Order March 9, 1992: violations of Article 48A, Section 175(10); restitution; certificate of qualification revoked.
NEIGHBORS, Barry Jon Certificate No. 55295 t/a Creative Insurance Corporation and CREATIVE INSURANCE CORPORATION Certificate No. 3185-C t/a Creative Insurance Corporation Case No. MID-80-11/91	Consent Order January 28, 1992: alleged violations of Article 48A, Section 175(4), (6), (11), (12), and (13); certificate's of qualification revoked.
RISHTY, Joseph Certificate No. 55506 and SECURITY GROUP, INC. Certificate No.2622-C Case No. MID-112-2/92	Hearing on October 23, 1992. Final Order November 12, 1992: violations of Article 48A, Section 175(4), (6), (11), (12), and (13); certificates of qualification revoked; administrative penalty of $2,500.00; restitution.

SEITZ INSURANCE AGENCY, INC. Certificate No. 6143-C Case No. MID-134-3/92	Consent Order April 2, 1992: alleged violations of Article 48A, Subtitle 11; administrative penalty of $200.00.
STEWART, Lloyd Taylor Certificate No. 40776 and ATLANTIC INSURANCE MANAGEMENT, INC. Certificate No. 3352-C Case No. MID-314-7/92	Consent Order December 16, 1992: alleged violations of Article 48A; make all future premium refunds within fifteen (15) working days of receipt of monies from the insurer; administrative penalty of $10,000.00 with all but $5,000.00 waived.
TELA, Benedict A. Certificate No. 68836 t/a Affordable Insurance Agency Case No. MID-313-7/92	Consent Order September 9, 1992: alleged violations of Article 48A, Section 175(4), (6), (11), and (13); administrative penalty of $1,000.00; restitution.
TRUESDALE, Boyce C. Certificate No. 68167 Case No. MID-74-11/91	Hearing on May 1, 1992. Substituted Conclusions of Law and Final Order May 5, 1992: violations of Article 48A, Section 175(4), (6), (11), (12), and (13); certificate of qualification revoked; restitution; administrative penalty of $2,500.00.
WALKER, Roger Certificate No. 202619 t/a Roger Walker Insurance Agency Case No. 2233-6/91	Consent Order February 19, 1992: alleged violations of Article 48A, Section 175(4), (11), (12), and (13); certificate of qualification surrendered.
WILLIAMS, Bruce E. Certificate No. 712100 Case No. MID-124-3/92	Hearing on May 18, 1992. Memorandum and Order dated June 16, 1992; violations of Article 48A, Sections 31, 32(2), 175(1), (4), (6), (10), (11), (12), and (13); certificate of qualification revoked; restitution.
YAMIN, Mark S. Certificate No. 701093 Case No. MID-49-10/91	Consent Order May 29, 1992: alleged violations of Article 48A, Section 175(1), (4), (5), (11), (12), and (13) and Section 224 and 371; certificate of qualification surrendered for 5 years, administrative fine of $2,500.00

INSURANCE COMPANIES FINED

Paragon Life Insurance Company	$1,750 - Hearing
Atlantic Bonding Company	$3,400 - Hearing
New York Title Insurance Company	$5,300 - Consent Order
Workmens Circle	$2,050 - Consent Order

Data Processing Section

The Data Processing Section provides the automation support services for the Administration, which include requirements analyses, application development, hardware and software selection, implementation, training and technical support. The Director of Data Processing also represents the Administration on the NAIC Strategic Systems Planning Task Force, which is responsible for the MIS strategic planning, resource allocation and prioritization of development projects within the NAIC's Information Systems Division.

During 1992, several applications were developed and implemented throughout the Administration, including the following:

* The CATS Complaint Analysis and Tracking System, which provides an automated means for tracking and analyzing the thousands of annual consumer complaints, within both the Property & Casualty and Life & Health Sections of the Administration.

* A CD-ROM based financial analysis and solvency surveillance application was implemented within the Examination & Auditing Section. This application has significantly increased the efficiency of the Audit staff, by eliminating the need to manually enter extensive amounts of financial information utilized for analyses.

* The Rate & Form Filing System was developed and implemented within the Life & Health Section. This application provides a means for tracking and analyzing the numerous rate and form filings submitted by insurers.

* The FOCUS 4GL application was implemented within the Examination & Auditing Section. This software facilitates the extraction of information contained in the various NAIC databases which previously, had to be entered manually.

* An Automated Clearing House (ACH) application was implemented, which facilitates the electronic collection of premium and retaliatory taxes submitted by insurers. This not only eliminated the manual handling of checks, but resulted in additional interest income for the State as a result of same-day collection and deposit of funds.

* The WILTEL automated call distribution system was implemented. This system provides consumers with a menu-directed, telephone call routing feature, to direct inquiries to the appropriate area within the Administration.

DATA PROCESSING SECTION
INTERIM ACCOMPLISHMENTS/SIGNIFICANT INITIATIVES

While this report covers 1992, it should be noted that during 1993, several significant accomplishments have been made within the Data Processing Section.

A prototype Early Warning System was developed for the Audit & Examination Section. This system extracts and combines data from various applications and functional areas within the Administration (e.g. auditing, market conduct examinations, complaint investigations), in order to provide timely identification of potentially troubled insurers, which warrant close scrutinization.

The Medicare Supplement Complaint Reporting Database was implemented within the Life & Health Section. This system provides compliance with the mandates of the Health Care Financing Administration, which requires that each state insurance department report medicare supplement complaints electronically to the NAIC, for submission to HCFA.

In the third quarter of 1993, approval was granted to hire additional personnel within the Data Processing Section, which has been severely understaffed.

Perhaps the most significant initiative of 1993, was the approval of the Administration's information technology plan, to develop an integrated, regulatory information system based on the utilization of client/server architecture. The scope of this initiative is to develop a relational, entity-based regulatory system, which inherently establishes the cross-relationships among the various regulatory functions within the Administration.

PROPERTY AND CASUALTY COMPANIES
MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1992 TABLE NO. 1

COMPANY NAME	DO	DIRECT WRITTEN PREMIUM	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDERWRITING	GAIN FROM INVESTMENTS
DOMESTIC STOCK								
AGENCY INS CO OF MARYLAND INC	MD	14,542,884	8,913,226	15,598,267	13,209,870	2,388,397	(871,799)	748,266
AMERICAN WAY CASUALTY CO OF MARYLAND	MD	(11,340)	37,241	577,441	75,886	501,555	(90,063)	41,233
ATLANTIC BONDING CO	MD	601,026	300,513	3,220,246	1,167,798	2,052,448	(293,735)	284,438
AVEMCO INS CO	MD	1,080,838	581,569	148,431,979	70,535,800	77,896,179	2,381,037	8,778,539
BANKERS INDEPENDENT INS CO	MD	2,421,551	774,389	6,799,806	4,227,323	2,572,483	472,059	207,488
BLUE RIDGE INS CO	MD	803,353	242,751	15,361,144	400,070	14,961,074	650,673	1,073,405
CAPITAL GUARANTY INS CO	MD	560	0	226,904,419	111,288,935	115,615,484	2,601,817	15,244,515
CAPITAL REINSURANCE CO	MD	0	0	455,943,552	205,223,189	250,720,363	(8,069,331)	29,050,301
CLARENDON NATIONAL INS CO	MD	4,075,674	3,243,065	390,559,998	259,463,349	131,096,649	(5,655,290)	26,645,055
COLONIAL AMERICAN CAS & SURETY CO	MD	553,583	167,963	6,044,871	500,726	5,544,145	600,000	387,049
CRITERION CASUALTY CO	MD	2,715,496	1,369,463	21,160,783	9,237,676	11,923,107	961,184	817,456
FIDELITY & DEPOSIT CO OF MARYLAND	MD	16,056,300	2,446,745	564,838,460	323,585,990	241,252,470	(20,274,099)	34,284,870
FIRSTLINE NATIONAL INS CO	MD	186,596	47,959	19,913,430	9,741,071	10,172,359	(159,065)	1,308,955
GEICO GENERAL INS CO	MD	46,420,232	31,725,571	128,123,636	92,184,026	35,939,610	0	3,386,361
GEICO INDEMNITY CO	MD	9,835,233	5,013,154	209,826,073	132,772,265	77,053,808	7,556,863	11,456,062
GENERAL SECURITY INSURANCE CO	MD	0	0	5,208,096	115,000	5,093,096	0	264,992
GOVERNMENT EMPLOYEES INS CO	MD	183,263,911	124,340,564	3,313,326,907	2,462,379,436	850,947,471	(11,163,603)	356,355,806
INNER HARBOR RE INC	MD							
INTERSTATE AUTO INS CO	MD	1,587,378	578,746	1,791,559	1,071,795	719,764	(35,241)	127,565
LEXINGTON NATIONAL INS CORP	MD	599,912	0	2,157,174	606,968	1,550,206	190,370	99,678
MARYLAND CASUALTY CO	MD	17,416,838	10,240,985	3,479,857,835	2,736,759,282	743,098,553	(196,869,932)	221,095,814
MARYLAND FIDELITY INSURANCE CO	MD	0	0	761,577	65	761,512	(6,423)	51,584
MID-ATLANTIC MEDICAL INS CO	MD	3,082,883	(25,643)	15,563,269	10,610,636	4,952,633	(796,642)	598,666
MONTGOMERY INDEMNITY CO	MD	1,724,464	723,021	4,055,482	2,339,229	1,716,253	(151,400)	262,317
MONUMENTAL GENERAL CASUALTY CO	MD	1,004,451	433,153	5,452,468	1,785,262	3,667,206	(31,875)	240,287
NATIONAL MARINE INS CO	MD	645,182	1,360,074	1,057,342	429,623	627,719	(6,285)	25,256
OLD REPUBLIC MORTGAGE ASR CO	MD	0	0	28,221,074	18,580,641	9,640,433	2,701,743	1,322,466
ORANGE INSURANCE EXCHANGE	MD	734,842	199,970	822,195	523,979	298,216	(206,363)	25,085
PARAMOUNT INSURANCE CO	MD	5,993,105	3,469,896	4,965,556	3,443,257	1,522,299	161,475	392,439
PARATRANSIT RISK RETENTION GRP OF MD	MD	0	0	6,147,164	4,566,111	1,581,053	(309,269)	221,657
PENINSULA INDEMNITY CO	MD	3,045,346	1,761,573	4,122,105	194,118	3,927,987	67,801	243,422
PENINSULA INS CO	MD	12,775,998	6,345,830	34,571,655	18,937,357	15,634,298	283,984	2,293,328
SECURE UNDERWRITERS RRG	MD	332,982	227,921	4,255,953	2,920,368	1,335,585	(99,350)	64,444
SEAWORTHY INS CO	MD	3,738,471	2,104,160	3,919,684	1,828,696	2,090,988	1,217,015	130,961
UNITED HEALTHCARE INS CO	MD	261,303	158,507	836,011	71,652	764,359	54,756	27,263
UNITED STATES FIDELITY & GUARANTY CO	MD	43,831,382	21,264,746	8,313,016,737	6,845,589,356	1,467,427,381	(372,639,619)	668,184,846
US SPECIALTY INSURANCE COMPANY	MD	822,112	231,265	13,892,430	3,070,948	10,821,482	456,060	775,400
TOTALS		380,142,546	228,298,377	17,457,306,378	13,349,437,753	4,107,868,625	(597,372,547)	1,386,617,269

PROPERTY AND CASUALTY COMPANIES
MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1992 TABLE NO. 2

COMPANY NAME	DOM	DIRECT WRITTEN PREMIUM	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDERWRITING	GAIN FROM INVESTMENTS
DOMESTIC MUTUAL								
BALTIMORE EQUITABLE SOCIETY	MD	45,687	536,059	53,920,349	16,721,827	37,198,522	(1,599,286)	4,462,091
BRETHREN MUTUAL INS CO	MD	43,207,954	23,148,298	56,163,118	36,841,369	19,321,749	(1,740,992)	3,247,663
COMMONWEALTH MUTUAL INS CO OF AM	MD	2,818,489	613,973	2,363,196	1,414,463	948,733	68,166	139,892
FARMERS & MECH MU I ASN OF CECIL CTY	MD	907,598	422,589	987,286	214,465	772,821	(12,184)	19,011
FARMERS MUTUAL F I C OF DUG HILL	MD	1,008,593	660,002	3,964,623	482,958	3,481,665	(148,347)	258,408
FREDERICK MUTUAL INSURANCE COMPANY	MD	2,957,148	1,129,310	18,741,330	2,150,911	16,590,419	4,564	964,122
GENERAL SECURITY INSURANCE CO	MD	0	0	5,208,096	115,000	5,093,096	0	264,992
GRANGERS MUTUAL INS CO	MD	3,855,803	1,308,320	8,515,312	2,972,446	5,542,866	(214,820)	238,423
HARFORD MUTUAL INS CO	MD	19,241,708	11,861,755	113,730,386	56,168,285	57,562,101	(475,693)	6,129,672
LEGAL MUTUAL LIAB INS SOCIETY OF MD	MD	1,896,221	1,131,316	4,226,862	1,981,192	2,245,670	(340,835)	171,448
MEDICAL MUTUAL LIAB INS SOC OF MD	MD	66,919,727	36,621,329	386,591,345	327,411,022	59,180,323	(2,461,472)	29,846,039
MONTGOMERY MUTUAL INS CO	MD	32,922,463	12,547,444	78,517,721	48,816,113	29,701,608	(1,614,619)	4,077,215
MUTUAL FIRE INS CO IN CALVERT CTY	MD	1,547,000	760,337	3,743,646	1,199,219	2,544,427	(174,750)	107,093
MUTUAL FIRE INS CO OF CARROLL CTY	MD	2,164,234	1,562,485	8,872,638	987,059	7,885,579	(171,878)	483,270
TANEYTOWN MUTUAL F I C OF CARROL CTY	MD	104,737	31,902	494,920	13,475	481,445	(32,544)	27,430
TOTALS		179,597,362	92,335,119	746,040,828	497,489,804	248,551,024	(8,914,690)	50,436,769

PROPERTY AND CASUALTY COMPANIES
MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1992 TABLE NO. 2

COMPANY NAME	DOM	DIRECT WRITTEN PREMIUM	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDERWRITING	GAIN FROM INVESTMENTS
DOMESTIC OTHER								
MARYLAND AUTOMOBILE INSURANCE FUND	MD	187,850,875	135,128,955	367,570,673	249,316,634	118,254,043	929,374	21,651,597

PROPERTY AND CASUALTY COMPANIES

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1992 TABLE NO. 3

COMPANY NAME		DIRECT WRITTEN PREMIUM	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDERWRITING	GAIN FROM INVESTMENTS
FOREIGN STOCK								
ACCELERATION NATIONAL INS CO	OH	125,831	210,814	47,603,411	33,602,878	14,000,533	(8,484,158)	3,994,825
ACCREDITED SURETY & CAS CO INC	FL	2,500	0	12,983,347	6,197,570	6,785,777	704,041	406,917
ACSTAR INS CO	IL	275,436	17,292	39,521,027	16,723,313	22,797,714	1,768,483	1,019,449
AEGIS SECURITY INS CO	PA	697,778	240,407	22,495,364	12,168,679	10,326,685	811,664	930,488
AETNA CASUALTY & SURETY CO	CT	45,348,746	22,449,087	9,518,686,148	8,275,340,973	1,243,345,175	(717,115,164)	1,450,184,199
AETNA CASUALTY & SURETY CO OF AM	CT	1,965,610	1,196,428	906,527,930	745,353,849	161,174,081	(65,903,938)	76,065,027
AETNA CASUALTY & SURETY CO OF IL	IL	8,825,319	3,435,817	1,567,658,995	1,295,664,428	271,994,567	(115,352,085)	106,281,551
AETNA CASUALTY CO	CT	0	0	48,022,910	14,354,038	33,668,872	20,385,406	2,340,191
AETNA CASUALTY CO OF CONNECTICUT	CT	124,579	15,252	258,550,032	211,998,077	46,551,955	(18,829,699)	21,188,243
AETNA COMMERCIAL INS CO	CT	0	10,000	261,099,086	213,873,685	47,225,401	(18,829,699)	20,901,160
AETNA INS CO	CT	210,014	163,340	127,627,644	84,430,780	43,196,864	(9,767,581)	12,250,684
AFFILIATED FM INS CO	RI	603,484	(9,297)	143,053,384	85,444,749	57,608,635	(14,850,952)	8,136,567
AGRICULTURAL INS CO	OH	5,400,679	2,741,216	8,059,537	2,290,462	5,769,075	(55,442)	583,750
AGWAY INS CO	NY	27,756	16,218	49,831,466	36,755,927	13,075,539	(2,358,350)	2,969,962
AIU INS CO	NY	118,569	38,205	1,625,998,812	1,410,599,385	215,399,427	20,862,787	26,767,618
ALASKA PACIFIC ASR CO	AK	0	0	129,497,740	102,630,328	26,867,412	(9,242,032)	7,578,160
ALBANY INS CO	NY	262,451	81,205	139,455,353	84,977,064	54,478,289	(5,069,977)	4,823,790
ALEXANDER HAMILTON INS CO OF AMERICA	MI	440,905	2,723	17,167,829	3,102,718	14,065,111	4,719,610	1,490,878
ALL AMERICA INS CO	OH	0	(2)	53,955,453	34,334,667	19,620,786	(998,765)	4,639,781
ALLIANZ INS CO	CA	335,024	535,569	426,741,249	333,827,748	92,913,501	(21,769,410)	34,221,879
ALLSTATE INDEMNITY CO	IL	100,088,977	69,996,134	66,897,128	19,478,242	47,418,886	0	4,262,212
ALLSTATE INS CO	IL	375,880,392	238,114,336	24,633,280,380	19,866,590,500	4,766,689,880	(3,430,934,369)	1,607,416,185
ALLSTATE PROPERTY & CAS INS CO	IL	0	0	12,440,808	224,831	12,215,977	0	758,394
AMBAC INDEMNITY CORP	WI	778,940	0	1,598,144,258	994,263,625	603,880,633	64,696,249	118,387,881
AMERICAN & FOREIGN INS CO	DE	2,431,078	965,989	358,223,151	303,053,219	55,169,932	(20,366,008)	29,182,892
AMERICAN ALLIANCE INS CO	AZ	4,596,060	4,025,815	9,023,853	2,272,298	6,751,555	(55,442)	598,969
AMERICAN AUTOMOBILE INS CO	MO	3,524,036	2,123,328	549,890,525	467,269,123	82,621,402	(35,781,360)	39,239,971
AMERICAN BANKERS INS CO OF FL	FL	10,420,246	1,955,375	525,708,022	391,363,881	134,344,141	(4,113,252)	30,412,223
AMERICAN BONDING CO	AZ	404,325	26,365	44,186,184	23,974,448	20,211,736	2,986,941	786,724
AMERICAN CASUALTY CO OF READING	PA	7,477,054	1,420,876	1,111,674,236	883,071,767	228,602,469	(123,415,908)	70,946,911
AMERICAN CENTENNIAL INS CO	DE	(13,840)	162,869	354,413,977	301,071,164	53,342,813	(3,051,070)	19,822,201
AMERICAN CENTRAL INS CO	MO	0	0	17,265,692	9,109,900	8,155,792	(392,721)	1,639,656
AMERICAN CONTINENTAL INS CO	MO	1,120,452	359,085	429,698,519	315,462,149	114,236,370	(18,556,245)	32,869,203
AMERICAN CREDIT INDEMNITY CO	NY	1,352,752	180,988	126,403,553	60,955,414	65,448,139	8,494,145	5,982,738
AMERICAN EAGLE INS CO	TX	512,797	117,605	98,638,944	58,251,185	40,387,759	(84,636)	4,378,027
AMERICAN ECONOMY INS CO	IN	1,322,544	741,426	1,421,965,244	1,034,010,567	387,954,677	(65,027,920)	90,806,699
AMERICAN EMPIRE INS CO	OH	0	0	28,555,045	15,574,714	12,980,331	1,356,490	2,538,218
AMERICAN EMPLOYERS INS CO	MA	5,131,873	1,563,690	651,464,366	479,431,437	172,032,929	(23,170,557)	62,778,285
AMERICAN FAMILY HOME INS CO	FL	199,675	82,427	79,514,421	60,786,935	18,727,486	909,283	3,095,884
AMERICAN FEDERATION INS CO	FL	0	0	12,139,088	4,619,726	7,519,362	760,549	258,162

PROPERTY AND CASUALTY COMPANIES
MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1992 TABLE NO. 3

COMPANY NAME		DIRECT WRITTEN PREMIUM	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDERWRITING	GAIN FROM INVESTMENTS
FOREIGN STOCK								
AMERICAN FIDELITY CO	VT	(6,355)	(110,515)	15,621,275	0	15,621,275	0	980,857
AMERICAN FIRE & CAS CO	OH	4,101,661	3,298,182	240,053,212	125,359,394	114,693,818	(5,130,519)	19,108,242
AMERICAN FUJI FIRE & MARINE INS CO	IL	0	0	89,362,207	38,939,242	50,422,965	(5,029,433)	5,714,107
AMERICAN GENERAL PROPERTY INS CO	TN	24,323	4,255	37,359,779	23,700,870	13,658,909	(6,712,910)	2,423,149
AMERICAN GLOBAL INS CO	NH	0	0	16,786,837	0	16,786,837	0	1,145,492
AMERICAN GUARANTEE & LIABILITY IN CO	NY	2,589,355	1,421,997	659,041,735	455,716,601	203,325,134	(14,291,352)	16,178,052
AMERICAN HOME ASR CO	NY	6,204,175	1,638,617	7,363,397,609	5,637,574,074	1,725,823,535	(70,217,918)	287,451,660
AMERICAN INDEMNITY CO	TX	0	0	106,363,626	81,733,005	24,630,621	(6,734,319)	6,739,500
AMERICAN INS CO	NE	13,428,962	3,791,112	1,665,890,198	1,336,353,836	329,536,362	(102,158,387)	141,441,504
AMERICAN INTEGRITY INS CO	PA	1,677,303	1,132,858	58,481,166	49,375,994	9,105,172	(21,509,361)	3,917,197
AMERICAN INTERNATIONAL INS CO	NY	1,136,811	979,796	301,378,620	233,688,540	67,690,080	(21,611,900)	16,289,694
AMERICAN INTERNATIONAL INS CO OF DE	DE	0	0	6,028,794	0	6,028,794	(16,121)	358,889
AMERICAN LIVE STOCK INS CO	IL	78,202	61,588	33,863,116	8,034,540	25,828,576	(127,932)	2,040,119
AMERICAN LOYALTY INS CO	PA	268,915	99,204	20,381,253	6,945,639	13,435,614	(4,440,105)	1,192,150
AMERICAN MODERN HOME INS CO	OH	351,402	113,026	159,385,199	116,666,842	42,716,357	2,000,549	5,861,830
AMERICAN MOTORISTS INS CO	IL	28,086,637	25,546,148	1,260,790,779	1,015,043,833	245,746,946	(27,669,149)	75,037,664
AMERICAN NATIONAL FIRE INS CO	NY	12,313,088	5,840,203	87,518,197	68,168,301	19,349,896	(1,683,955)	7,457,300
AMERICAN NATIONAL PROPERTY & CAS CO	MO	92,681	154,573	198,279,340	128,880,354	69,398,986	(6,107,036)	15,583,911
AMERICAN POLICYHOLDERS INS CO	MA	0	(37,569)	146,188,157	117,319,654	28,868,503	(10,801,801)	11,669,577
AMERICAN PROFESSIONALS INS CO	IN	0	0	12,961,973	8,113,496	4,848,477	(405,635)	710,751
AMERICAN PROTECTION INS CO	IL	1,489,655	1,361,973	6,898,463	1,122,183	5,776,280	0	471,778
AMERICAN RE-INSURANCE CO	DE	0	0	3,569,763,442	2,693,994,588	875,768,854	(45,589,741)	220,231,741
AMERICAN RELIABLE INS CO	MN	686,950	40,125	47,837,048	27,718,521	20,118,527	573,925	3,493,335
AMERICAN RELIANCE CASUALTY CO	NJ	6,402,114	2,753,415	121,180,493	106,591,752	14,588,741	(41,398,916)	19,739,817
AMERICAN RELIANCE INS CO	NJ	5,835,178	1,987,284	116,192,613	98,805,659	17,386,954	(30,920,962)	16,636,761
AMERICAN RISK FUNDING INS CO	TX	0	0	15,632,728	5,993,491	9,639,237	158,559	1,247,926
AMERICAN ROAD INS CO	MI	5,843,234	7,445,740	1,100,965,620	643,999,378	456,966,242	(34,339,296)	139,544,840
AMERICAN SAFETY CASUALTY INS CO	DE	0	(3,563)	5,799,752	169,505	5,630,247	(189,779)	263,615
AMERICAN SECURITY INS CO	DE	6,368,866	1,726,557	296,611,157	170,602,529	126,008,628	(3,666,277)	21,575,952
AMERICAN SOUTHERN HOME INS CO	FL	0	0	16,740,137	11,186,211	5,553,926	60,619	689,734
AMERICAN SOUTHERN INS CO	GA	0	0	63,441,520	39,416,791	24,024,729	1,904,715	3,900,775
AMERICAN SPIRIT INS CO	IN	0	0	17,035,812	2,326,683	14,709,129	(55,442)	1,286,738
AMERICAN STATES INS CO	IN	2,446,648	1,374,748	3,242,739,932	2,204,576,276	1,038,163,656	(130,055,080)	249,199,223
AMERICAN STATES INS CO OF TX	TX	0	0	12,555,507	160,910	12,394,597	0	934,763
AMERICAN STATES PREFERRED INS CO	IN	9,675	0	192,718,672	138,195,058	54,523,614	(8,670,227)	12,654,897
AMERICAN UNION REINSURANCE CO	NY	0	0	22,403,468	201,394	22,202,074	0	4,133,586
AMERICAN ZURICH INS CO	IL	185,464	74,294	47,012,290	26,260,911	20,751,379	(1,587,928)	2,551,875
AMERIN GUARANTY CORPORATION	PA	0	0	74,983,252	1,196,205	73,787,047	(4,586,493)	1,363,715
AMERISURE INS CO	MI	12,752	(13,645)	427,058,599	336,584,063	90,474,536	(17,528,429)	39,876,315
AMEX ASSURANCE CO	IL	1,190,390	873,501	96,693,567	37,640,846	59,052,721	7,083,616	4,456,589
AMGUARD INS CO	PA	6,158,621	4,960,420	44,139,620	37,381,622	6,757,998	(5,394,510)	3,435,716
AMSTATS INSURANCE CO	CT	0	0	229,281,013	175,255,585	54,025,428	(10,838,031)	19,081,730
AMWEST SURETY INS CO	CA	937,363	43,583	106,025,321	74,916,344	31,108,977	2,120,071	3,999,056
ARGONAUT INS CO	CA	1,226,686	(1,041)	1,636,422,181	1,184,913,897	451,508,284	(7,337,403)	114,864,589
ARGONAUT-MIDWEST INS CO	IL	574,847	637,680	233,666,816	80,381,809	153,285,007	(501,393)	20,186,009

PROPERTY AND CASUALTY COMPANIES
MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1992 TABLE NO. 3

COMPANY NAME		DIRECT WRITTEN PREMIUM	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDERWRITING	GAIN FROM INVESTMENTS
FOREIGN STOCK								
ASSOCIATED INDEMNITY CORP	CA	4,451,739	2,894,837	104,098,695	70,787,821	33,310,874	(5,185,699)	7,370,646
ASSOCIATES INS CO	IN	813,084	236,996	218,262,213	115,180,673	103,081,540	21,990,586	11,046,361
ASSURANCE COMPANY OF AMERICA	NY	10,277,097	5,937,555	22,858,147	1,356,497	21,501,650	(1,279,151)	1,616,046
ATHENA ASSURANCE CO	MN	0	0	71,276,030	41,968,481	29,307,549	(2,431,392)	4,895,610
ATLANTA CASUALTY CO	GA	0	1,300	402,073,074	278,966,483	123,106,591	2,517,107	27,197,673
ATLANTA INTERNATIONAL INS CO	NY	0	(59,012)	14,021,045	9,771,560	4,249,485	(643,177)	366,901
ATLANTIC INS CO	TX	2,475	(353)	18,117,894	11,833,793	6,284,101	93,404	1,462,777
ATLANTIC STATES INS CO	PA	339,677	183,849	94,465,478	68,929,518	25,535,960	29,552	5,709,887
ATLAS ASSURANCE CO OF AMERICA	NY	258,136	723,639	153,203,193	85,098,492	68,104,701	(5,069,977)	7,708,841
AUTOMOBILE CLUB INS CO	OH	170,183	117,658	137,139,038	90,773,054	46,365,984	(2,267,436)	11,620,060
AUTOMOBILE INS CO OF HARTFORD CT	CT	12,053,482	5,496,419	847,792,105	566,838,726	280,953,379	(65,117,203)	85,769,760
AXA REINSURANCE CO	DE	0	0	350,759,694	200,403,464	150,356,230	(15,206,657)	22,814,724
BALBOA INS CO	CA	1,215,508	576,431	300,769,967	200,994,493	99,775,474	(10,894,401)	34,127,734
BALOISE INS CO OF AMERICA	NY	235,622	43,223	13,633,611	5,502,057	8,131,554	(252,890)	912,581
BALTICA-SKANDINAVIA REIN C O AMR INC	NY	0	0	107,981,261	71,664,229	36,317,032	(26,930,600)	4,959,907
BANKERS & SHIPPERS INS CO	CT	179,734	134,951	191,121,233	133,555,212	57,566,021	(2,797,142)	7,179,777
BANKERS MULTIPLE LINE INS CO	IL	1,191,835	965,545	62,881,584	34,547,392	28,334,192	6,655,773	3,534,381
BANKERS STANDARD INS CO	FL	1,188,478	550,132	107,342,881	78,100,579	29,242,302	(6,931,522)	5,663,644
BAY STATE INS CO	MA	0	(1,323)	102,392,310	40,291,348	62,100,962	(6,724,340)	7,411,256
BCS INSURANCE CO	OH	918,304	574,409	52,558,488	22,666,857	29,891,631	(45,449)	3,212,701
BIRMINGHAM FIRE INS CO OF PA	PA	6,345,918	5,636,633	973,624,140	776,996,855	196,627,285	(10,307,777)	43,975,919
BITUMINOUS CASUALTY CORP	IL	2,265,230	2,535,961	387,028,461	289,517,769	97,510,692	(12,731,328)	29,949,976
BITUMINOUS FIRE & MARINE INS CO	IL	803,345	349,205	150,794,194	114,258,921	36,535,273	(1,073,356)	12,268,237
BOSTON OLD COLONY INS CO	MA	113,955	7,847	159,224,391	131,392,071	27,832,320	(7,439,255)	11,862,456
BUCKEYE UNION INS CO	OH	3,184	(1,388)	1,926,528,436	1,557,266,670	369,261,766	(104,149,502)	154,983,086
BUTLER INSURANCE COMPANY	IN	0	0	7,104,936	185,994	6,918,942	0	551,162
CALVERT INS CO	PA	35,992	(77,283)	44,620,218	29,941,044	14,679,174	(868,298)	2,910,899
CAMDEN FIRE INS ASN	NJ	292,831	194,172	664,367,869	396,232,681	268,135,188	(40,250,703)	65,164,398
CANAL INS CO	SC	0	0	333,194,670	204,928,596	128,266,074	8,117,179	18,311,452
CAPITAL CITY INS CO INC	SC	15,135	0	12,543,310	7,511,866	5,031,444	506,353	396,078
CAPITAL ENTERPRISE INS CO	KY	878,814	459,885	53,523,942	35,206,691	18,317,251	(3,046,234)	3,627,518
CAPITAL LANDMARK INS CO	KY	563,187	356,233	15,309,357	9,632,944	5,676,413	(812,067)	927,761
CAPITAL MARKETS ASR CORP	NY	1,479,387	0	172,575,018	24,569,165	148,005,853	(6,731,130)	17,822,240
CAROLINA CASUALTY INS CO	FL	382,155	98,119	167,572,280	113,936,356	53,635,924	(8,070,058)	10,348,410
CENTENNIAL INS CO	NY	5,328,041	3,873,776	610,453,163	492,454,531	117,998,632	(39,593,077)	56,806,354
CENTRAL NATIONAL INS CO OF OMAHA	NE	(350,012)	(8,337)	132,966,755	190,244,540	(57,277,785)	16,589,181	3,743,128
CENTRAL STATES INDEMNITY CO OF OMAHA	NE	812,923	218,219	92,314,009	39,782,682	52,531,327	7,563,227	5,760,172
CENTURION CASUALTY CO	IA	265,037	191,167	41,012,494	24,144,150	16,868,344	9,941,052	1,855,560
CENTURY INDEMNITY CO	CT	1,364,043	674,689	60,183,549	45,596,196	14,587,353	(3,850,845)	3,802,304
CENTURY-NATIONAL INS CO	CA	12,836	886	195,910,559	139,093,971	56,816,588	(9,691,363)	15,276,315
CHARTER OAK FIRE INS CO	CT	7,119,158	4,976,196	689,216,891	586,587,956	102,628,935	(46,101,353)	38,159,736
CHARTWELL REINSURANCE CO	MN	0	0	223,103,639	147,633,393	75,470,246	(6,048,728)	14,906,827
CHATHAM REINSURANCE CORPORATION	CA	0	0	58,605,764	31,035,836	27,569,928	(4,572,319)	4,173,606
CHICAGO INS CO	IL	1,286,531	68,332	126,766,001	90,466,321	36,299,680	(3,062,211)	8,315,647
CHRISTIANIA GENERAL INS CORP OF NY	NY	11,389	2	345,447,742	248,403,500	97,044,242	(13,179,440)	15,041,685

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PROPERTY AND CASUALTY COMPANIES

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1992 TABLE NO. 3

COMPANY NAME		DIRECT WRITTEN PREMIUM	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDERWRITING	GAIN FROM INVESTMENTS
FOREIGN STOCK								
CHRYSLER INS CO	MI	2,066,706	76,358	325,311,032	230,542,276	94,768,756	(9,225,769)	39,089,756
CHURCH INS CO	NY	778,719	236,618	52,065,400	33,108,706	18,956,694	(5,190,984)	5,060,776
CIGNA FIRE UNDERWRITERS INS CO	CT	2,677,806	2,405,686	58,073,047	25,855,449	32,217,598	(2,310,507)	3,971,702
CIGNA INS CO	CA	1,324,592	877,437	686,053,709	430,605,157	255,448,552	(39,278,636)	31,617,735
CIGNA PROPERTY & CASUALTY INS CO	CT	3,089,126	1,549,404	6,454,334,021	5,594,967,232	859,366,789	(274,950,462)	456,308,738
CIM INS CORP	NY	2,819,511	1,337,696	31,095,359	14,695,622	16,399,737	1,742,845	2,784,272
CINCINNATI INS CO	OH	286,144	166,399	2,280,396,270	1,346,910,008	933,486,262	5,076,557	156,907,560
CITY INS CO	NJ	286,143	923,412	61,226,014	37,623,339	23,602,675	(1,689,182)	4,544,874
CIVIL SERVICE EMPLOYEES INS CO	CA	0	0	126,780,171	76,667,131	50,113,040	(4,402,797)	7,915,115
CLASSIC INS CO	WI	0	0	75,597,403	54,394,497	21,202,906	(867,079)	1,630,089
CNA CASUALTY OF CA	CA	252,134	50,805	347,345,446	281,852,726	65,492,720	(39,388,056)	21,579,003
COLONIA INS CO	NY	401,799	11,392	164,980,565	100,143,380	64,837,185	(6,796,554)	13,334,515
COLONIAL INS CO OF CA	CA	9,915,590	5,564,841	75,195,648	60,033,312	15,162,336	(2,758,951)	3,488,330
COLONIAL PENN FRANKLIN INS CO	PA	1,043,584	(104,037)	283,333,509	218,365,122	64,968,387	1,313,069	18,055,868
COLONIAL PENN INS CO	PA	3,858,753	2,001,789	898,773,383	698,051,530	200,721,853	(20,867,909)	54,992,357
COLONIAL SURETY CO	PA	215,126	29,259	4,169,182	2,316,272	1,852,910	35,085	48,176
COMMERCE & INDUSTRY INS CO	NY	7,986,498	7,633,089	1,949,064,052	1,560,363,630	388,700,422	(20,615,556)	73,065,630
COMMERCIAL INS CO OF NEWARK NJ	NJ	243,306	178,909	376,856,863	296,067,626	80,789,237	(19,837,998)	35,231,293
COMMERCIAL LOAN INS CORP	WI	4,604	(10,787)	37,389,631	11,441,543	25,948,088	20,777	3,108,117
COMMERCIAL UNION INS CO	MA	9,592,208	3,884,858	1,850,134,507	1,427,409,194	422,725,313	(69,380,765)	159,342,952
COMMONWEALTH MEDICAL LIABILITY INS C	VA	0	0	3,899,303	554,026	3,345,277	(60,541)	277,700
COMMONWEALTH MORTGAGE ASSURANCE CO	PA	2,209,403	583,887	308,612,184	100,610,236	208,001,948	14,513,813	12,545,767
CONNECTICUT GENERAL FIRE & CAS INS C	CT	0	0	23,219,680	17,544,825	5,674,855	(2,299,508)	1,164,374
CONNECTICUT INDEMNITY CO	CT	756,443	712,367	127,373,107	93,071,068	34,302,039	(1,528,543)	8,443,102
CONNIE LEE INS CO	WI	0	0	161,134,828	59,681,712	101,453,116	(7,856,652)	10,898,007
CONSOLIDATED AMERICAN INS CO	SC	0	(754)	32,805,911	18,502,354	14,303,557	(5,489,446)	2,837,359
CONTINENTAL CASUALTY CO	IL	[illegible],795,111	49,627,591	17,740,086,395	14,604,161,389	3,135,925,006	(2,002,751,346)	1,094,518,998
CONTINENTAL HERITAGE INS CO	UT	0	0	4,429,812	1,055,401	3,374,411	191,800	197,094
CONTINENTAL INS CO	NH	75,131,247	45,190,650	2,474,258,087	2,050,559,717	423,698,370	(123,987,487)	102,151,082
CONTINENTAL NATIONAL INDEMNITY CO	OH	0	0	36,730,240	25,872,302	10,857,938	620,400	1,789,622
CONTINENTAL REINSURANCE CORP	CA	0	0	372,730,614	180,189,458	192,541,156	(51,711,273)	46,137,864
CONTRACTORS BONDING & INS CO	WA	107,841	(14,536)	39,340,303	23,408,094	15,932,209	2,392,711	2,018,915
CSE SAFEGUARD INS CO	CA	0	0	54,748,978	38,680,600	16,068,378	(2,201,398)	5,303,983
CUMBERLAND CASUALTY & SURETY CO	TX	0	0	10,310,307	4,310,307	6,000,000	(316,614)	424,067
CUMIS INS SOCIETY INC	WI	4,094,311	1,950,970	495,792,901	359,134,033	136,658,868	(4,967,633)	34,262,202
DAIRYLAND INS CO	WI	7,116,816	3,670,924	788,370,486	583,839,425	204,531,061	(20,312,941)	55,091,163
DEPENDABLE INS CO INC	FL	78,141	(30,589)	89,955,725	71,902,825	18,052,900	(11,838,385)	6,875,447
DIAMOND STATE INS CO	IN	1,331	0	37,571,125	12,051,641	25,519,484	178,891	2,971,755
EAGLE AMERICAN INS CO	OH	284	40	12,327,513	2,295,103	10,032,410	(55,442)	941,251
ELECTRIC INS CO	MA	604,926	535,198	132,142,718	96,081,235	36,061,483	(10,135,286)	9,245,804
EMCASCO INS CO	IA	10,015	16,662	80,715,848	62,633,589	18,082,259	(2,289,076)	5,704,275
EMPIRE FIRE & MAR INS CO	NE	2,213,204	2,664,289	284,651,176	201,177,093	83,474,083	5,048,163	20,139,520
EMPLOYEE BENEFITS INS CO	CA	104,982	(7,992)	261,478,037	77,210,618	184,267,419	(4,585,625)	31,419,009
EMPLOYERS CASUALTY CO	TX	124,249	2,355	417,243,272	513,538,179	(96,294,907)	(94,183,832)	56,335,555
EMPLOYERS FIRE INS CO	MA	8,617,329	5,667,424	281,819,214	215,547,750	66,271,464	(10,472,568)	24,285,264

PROPERTY AND CASUALTY COMPANIES

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1992 TABLE NO. 3

COMPANY NAME		DIRECT WRITTEN PREMIUM	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDERWRITING	GAIN FROM INVESTMENTS
FOREIGN STOCK								
EMPLOYERS REINSURANCE CORP	MO	3,791,863	2,168,361	5,559,711,320	4,034,902,564	1,524,808,756	(73,355,873)	421,135,677
ENHANCE REINSURANCE CO	NY	0	0	392,358,534	243,351,201	149,007,333	5,174,185	29,269,925
ERIE INS CO	PA	16,756,027	11,007,063	135,041,141	98,285,259	36,755,882	(4,692,811)	6,786,980
EXCELSIOR INS CO	NH	3,717,652	2,572,490	84,850,860	59,352,436	25,498,424	(4,959,451)	6,656,874
FAIRMONT INS CO	CA	0	0	385,811,645	258,829,412	126,982,233	(51,273,863)	55,122,080
FARMINGTON CASUALTY CO	CT	8,097,768	4,712,380	905,812,733	744,084,421	161,728,312	(65,903,938)	74,686,899
FEDERAL INS CO	IN	46,201,296	15,980,940	6,472,367,135	4,685,235,838	1,787,131,297	(36,233,568)	451,489,515
FEDERAL KEMPER INS CO	IL	6,326,827	3,116,542	184,543,153	119,692,598	64,850,555	22,258	4,455,073
FEDERATED RURAL ELECTRIC INS CORP	WI	262,858	175,300	109,456,532	88,073,229	21,383,303	(9,514,026)	7,956,513
FG INSURANCE CORP	DE	0	0	5,515,085	330,632	5,184,453	(329,753)	419,434
FIDELITY & CASUALTY CO OF NY	NH	3,115,163	1,960,115	720,638,888	527,619,910	193,018,978	(34,716,504)	60,333,163
FIDELITY & GUARANTY INS CO	IA	2,710,242	1,968,377	14,715,638	397,622	14,318,016	0	1,262,123
FIDELITY & GUARANTY INS UDWRS INC	OH	3,033,575	1,485,852	51,099,581	1,435,557	49,664,024	0	3,426,332
FIDELITY ENVIRONMENTAL INS CO	NJ	480,799	236,049	51,605,184	38,[illegible],004	13,471,180	3,391,223	4,717,808
FINANCIAL GUARANTY INS CO	NY	1,985,476	0	1,594,495,770	973,208,808	621,286,962	36,282,849	105,613,095
FINANCIAL SECURITY ASR INTERNATL INC	IN	0	0	267,901,451	78,165,294	189,736,157	(1,667,915)	18,360,744
FINANCIAL SECURITY ASR OF OK INC	OK	16,503	0	131,228,946	43,306,345	87,922,601	(1,919,028)	16,768,663
FINANCIAL SECURITY ASSURANCE INC	NY	4,308,072	0	621,808,635	242,978,159	378,830,476	(14,567,548)	40,768,427
FIRE & CASUALTY INS CO OF CT	CT	2,567,866	1,163,693	63,731,933	47,313,685	16,418,248	(764,271)	4,199,074
FIREMANS FUND INS CO	CA	12,540,607	7,746,732	6,424,507,224	4,757,621,154	1,666,886,070	(338,183,277)	410,570,620
FIREMANS FUND INS CO OF WISCONSIN	WI	1,795,866	1,077,209	19,259,953	7,369,446	11,890,507	(518,606)	1,486,906
FIREMARK INSURANCE CO	IA	0	0	11,894,933	239,100	11,655,833	(38,524)	1,034,934
FIREMENS INS CO OF NEWARK NJ	NJ	1,169,325	139,115	2,211,198,126	1,760,767,531	450,430,595	(116,548,250)	166,381,031
FIREMENS INS CO OF WASHINGTON DC	DC	2,129,082	887,431	60,944,491	24,339,634	36,604,857	180,798	2,689,248
FIRST AMERICAN INS CO	MO	134,855	36,345	33,074,237	18,233,927	14,840,310	475,326	2,448,602
FIRST CENTRAL INS CO	NY	0	0	70,228,087	52,176,178	18,051,909	(1,266,977)	4,591,375
FIRST COMMUNITY INS CO	NY	29,823	11,201	6,620,985	1,579,501	5,041,484	118,365	191,372
FIRST FINANCIAL INS CO	IL	474,632	84,706	55,156,404	33,958,556	21,197,848	2,737,961	2,928,331
FIRST GENERAL INS CO	RI	0	0	28,386,692	21,768,286	6,618,406	(6,596,993)	1,072,379
FIRST LIBERTY INS CORP	IA	0	0	12,591,698	88,118	12,503,580	0	961,582
FIRST NATIONAL INS CO OF AMERICA	WA	3,653,839	1,580,737	178,674,186	120,514,891	58,159,295	(2,576,521)	19,815,925
FIRST WASHINGTON INS CO INC	DC	297,684	173,224	7,135,123	5,408,412	1,726,711	(601,977)	402,828
FOREMOST INS CO	MI	2,014,280	1,812,878	543,965,356	381,506,873	162,458,483	4,688,182	30,766,021
FOREMOST PROPERTY & CASUALTY I C	IN	138,515	36,321	25,685,640	5,691,696	19,993,944	3,245,933	2,720,660
FOREMOST SIGNATURE INS CO	MI	0	0	30,886,710	14,507,641	16,379,069	5,909,137	1,621,598
FORTRESS INS CO OF AMERICA	NY	6,271	6,492	16,681,857	5,064,950	11,616,907	(128,891)	1,756,240
FORUM INS CO	IL	2,733,226	438,900	125,049,493	70,418,733	54,630,760	18,308,347	8,149,573
FRONTIER INS CO	NY	742,795	257,817	306,598,865	230,160,471	76,438,394	298,272	18,965,177
GALAXY INSURANCE CO	NY	0	0	24,016,441	17,891,042	6,125,399	(3,205,805)	1,470,244
GAN NORTH AMERICAN INS CO	TX	0	0	15,747,631	8,280,176	7,467,455	(687,429)	541,549
GE RESIDENTIAL MORTGAGE INS CORP NC	NC	288,827	67,693	191,406,844	94,337,334	97,069,510	10,953,703	17,742,612
GEN ELEC HOME EQUITY INS CORP OF NC	NC	0	0	10,896,992	3,483,406	7,413,586	198,125	765,141
GEN ELEC MORTGAGE INS CORP OF NC	NC	99,468	95,270	206,518,786	94,115,061	112,403,725	10,016,254	17,415,051
GENERAL ACCIDENT INS CO OF AMERICA	PA	9,455,362	5,665,227	2,936,320,616	1,900,813,365	1,035,507,251	(188,063,739)	338,941,318
GENERAL CASUALTY CO OF IL	IL	0	0	80,876,684	51,524,771	29,351,913	386,673	10,423,980

PROPERTY AND CASUALTY COMPANIES
MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1992 TABLE NO. 3

COMPANY NAME		DIRECT WRITTEN PREMIUM	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDERWRITING	GAIN FROM INVESTMENTS
FOREIGN STOCK								
GENERAL CASUALTY CO OF WI	WI	0	0	609,986,652	366,757,783	243,228,869	2,706,709	45,071,253
GENERAL ELECTRIC GUARANTY INS CORP	NC	0	0	8,268,117	253,731	8,014,386	(54,246)	776,007
GENERAL ELECTRIC MORTGAGE INS CORP	NC	10,521,069	4,651,338	1,299,815,722	990,550,225	309,265,497	46,131,698	106,810,905
GENERAL INS CO OF AMERICA	WA	3,525,375	1,256,443	1,589,269,306	1,076,586,679	512,682,627	(23,192,221)	124,227,093
GENERAL REINSURANCE CORP	DE	1,206,145	2,460,993	9,961,986,128	6,640,370,915	3,321,615,213	(117,028,149)	760,489,280
GENERAL SECURITY ASR CORP OF NY	NY	0	0	269,232,893	184,668,162	84,564,731	1,907,451	18,902,368
GENERAL STAR NATIONAL INS CO	OH	35,530	(72,000)	185,873,504	117,896,606	67,976,898	1,930,959	13,689,806
GENESIS INS CO	CT	4,111	2,000	69,390,678	8,757,010	60,633,668	(185,296)	4,725,330
GERLING AMERICA INS CO	NY	9,829	3,425	71,431,631	40,174,154	31,257,477	(632,565)	3,593,777
GERMANTOWN INSURANCE CO	PA	184,942	56,300	21,095,053	4,996,182	16,098,871	(309,724)	936,222
GLENS FALLS INS CO	DE	16,198,851	7,554,637	146,055,170	114,221,257	31,833,913	(7,439,255)	9,322,389
GLOBE AMERICAN CAS CO	OH	0	(17,183)	73,932,984	52,905,107	21,027,877	789,787	3,740,169
GLOBE INDEMNITY CO	DE	2,208,882	445,807	1,222,830,093	998,311,172	224,518,921	(66,916,888)	99,640,912
GRAMERCY INS CO	DE	301,654	59,546	4,824,426	2,473,225	2,351,201	(82,600)	161,266
GRANITE STATE INS CO	NH	748,844	394,716	14,167,118	0	14,167,118	0	1,054,908
GREAT AMERICAN INS CO	OH	8,850,977	3,096,606	3,151,988,221	2,277,004,698	874,983,523	(54,541,488)	322,109,780
GREAT CENTRAL INS CO	IL	0	0	124,870,951	82,330,920	42,540,031	(8,798,736)	8,764,954
GREAT NORTHERN INS CO	MN	1,347,957	479,394	382,630,676	294,474,811	88,155,865	3,788,665	19,364,980
GREAT PACIFIC INS CO	CA	0	0	37,884,723	17,163,870	20,720,853	2,360,168	1,699,491
GREAT WEST CASUALTY CO	NE	(13,177)	0	481,012,396	350,284,668	130,727,728	3,568,093	35,172,466
GREEN TREE INS CO	PA	0	0	14,938,497	7,365,718	7,572,779	(4,440,889)	1,197,363
GREENWICH INS CO	CA	16,259	1,602	29,137,879	1,188,623	27,949,256	(432,699)	2,110,625
GUARANTEE INS CO	DE	0	4,326	43,790,039	18,776,480	25,013,559	(1,228,901)	12,296,161
GUARANTY NATIONAL INS CO	CO	898,982	464,598	341,022,447	235,091,834	105,930,613	(2,065,437)	17,675,438
GULF INSURANCE CO	MO	3,337,501	124,139	514,928,311	314,565,917	200,362,394	2,303,958	70,696,491
HAMILTON INS CO	DC	0	(22,135)	13,199,967	8,008,927	5,191,040	323,745	738,983
HANOVER INS CO	NH	1,051,174	509,722	2,618,322,693	1,846,645,635	771,677,058	(85,589,372)	182,304,278
HANSA REINSURANCE CO OF AMERICA	NY	0	0	146,539,130	101,193,699	45,345,431	(31,995,325)	13,407,589
HARCO NATIONAL INS CO	NY	1,349,287	692,954	138,802,185	102,055,373	36,746,812	62,032	10,696,948
HARTFORD ACCIDENT & INDEMNITY CO	CT	709,455	(3,690,498)	4,671,195,395	3,871,021,764	800,173,631	(185,963,995)	384,435,769
HARTFORD CAS INS CO	IN	29,770,423	13,168,116	933,551,214	717,199,248	216,351,966	(34,132,271)	97,146,385
HARTFORD FIRE INS CO	CT	49,747,903	37,020,018	9,936,263,689	6,929,589,972	3,006,673,717	(236,081,546)	778,784,584
HARTFORD INS CO OF THE MIDWEST	IN	6,752,223	3,317,681	92,161,037	69,554,888	22,606,149	(2,844,356)	10,059,445
HARTFORD SM BOIL INSPECTION & INS	CT	3,515,245	1,091,300	680,447,464	372,801,865	307,645,599	(6,461,691)	61,059,069
HARTFORD UNDERWRITERS INS CO	CT	29,856,837	26,160,721	667,824,349	508,079,402	159,744,947	(22,754,847)	66,698,760
HAWKEYE-SECURITY INS CO	IA	0	0	174,016,610	97,360,300	76,656,310	(2,227,837)	7,668,188
HERITAGE INDEMNITY CO	CA	106,326	76,082	82,084,340	62,725,175	19,359,165	2,181,573	5,721,466
HIGHLANDS INS CO	TX	113,815	33,870	896,537,409	641,091,928	255,445,481	(39,019,740)	57,151,558
HOME GUARANTY INS CORP	VA	278,824	33,725	21,105,311	14,477,239	6,628,072	205,851	1,382,234
HOME INDEMNITY CO	NH	17,218,066	7,564,854	471,758,569	369,315,612	102,442,957	(16,357,798)	38,839,026
HOME INS CO	NH	7,984,101	11,381,577	4,226,441,744	3,275,678,399	950,763,345	(140,667,917)	224,344,569
HOME INS CO OF IN	IN	1,777,158	1,057,112	53,022,655	37,119,546	15,903,109	(1,644,702)	3,542,872
HORACE MANN INS CO	IL	7,371,899	4,632,247	462,576,731	348,704,787	113,871,944	11,372,543	40,634,056
HOUSTON GENERAL INS CO	TX	238,368	111,369	218,490,489	122,392,086	96,098,403	(7,179,085)	11,966,319
HURON INS CO	PA	3,988,436	3,099,230	235,124,777	184,436,960	50,687,817	(7,853,063)	19,964,595

PROPERTY AND CASUALTY COMPANIES

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1992 TABLE NO. 3

COMPANY NAME		DIRECT WRITTEN PREMIUM	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDERWRITING	GAIN FROM INVESTMENTS
FOREIGN STOCK								
ILLINOIS NATIONAL INS CO	IL	6,058	65,292	26,812,307	0	26,812,307	0	1,935,378
IMPERIAL CASUALTY & INDEMNITY CO	NE	0	(4,835)	173,940,978	167,846,104	6,094,874	15,341,592	14,378,840
INDEMNITY INS CO OF NORTH AMERICA	NY	2,361,522	1,160,635	385,831,494	182,997,243	202,834,251	(16,173,557)	18,157,672
INDEPENDENT FIRE INS CO	FL	0	0	131,258,237	94,413,768	36,844,469	(45,337,090)	9,507,191
INDUSTRIAL INDEMNITY CO	CA	924,633	669,533	1,732,927,506	1,517,825,778	215,101,728	(199,096,660)	148,560,962
INFINITY INS CO	FL	1,596,526	1,134,779	159,382,448	90,866,112	68,516,336	(190,522)	16,703,606
INSURANCE CO OF EVANSTON	IL	1,239,662	170,278	78,684,434	51,255,473	27,428,961	1,792,270	5,055,026
INSURANCE CO OF GREATER NY	NY	91,954	177,064	51,088,514	34,345,894	16,742,620	(1,969,931)	3,500,640
INSURANCE CO OF ILLINOIS	IL	0	0	53,820,032	36,937,445	16,882,587	(2,167,437)	4,423,928
INSURANCE CO OF NORTH AMERICA	PA	24,466,967	7,894,425	4,732,124,843	4,187,773,206	544,351,637	(345,817,054)	309,158,627
INSURANCE CO OF THE STATE OF PA	PA	3,420,361	9,098,120	1,937,470,889	1,560,114,486	377,356,403	(20,615,556)	92,177,821
INSURANCE CO OF THE WEST	CA	0	0	273,219,065	165,262,878	107,956,187	(7,882,953)	26,265,273
INSURANCE CORPORATION OF HANNOVER	IL	0	0	193,994,255	141,295,787	52,698,468	(11,765,773)	13,094,580
INTEGON GENERAL INS CORP	NC	0	0	116,624,912	76,047,497	40,577,415	14,562,520	8,531,028
INTEGON INDEMNITY CORP	NC	0	0	116,994,024	76,707,472	40,286,552	14,453,832	8,395,226
INTEGRAL INS CO	MO	860	81,766	63,887,517	72,994,483	(9,106,966)	4,875,998	2,942,113
INTERCARGO INS CO	IL	364,475	56,923	40,300,543	23,448,185	16,852,358	1,086,674	1,913,927
INTERNATIONAL BUS & MERC REASSUR CO	IL	0	(25)	329,386,468	238,903,374	90,483,094	(10,491,427)	32,525,750
INTERNATIONAL FIDELITY INS CO	NJ	2,366,023	156,653	81,479,061	56,501,399	24,977,662	(4,715,171)	4,581,887
INTERNATIONAL INDEMNITY CO	GA	0	0	57,957,762	34,018,223	23,939,539	541,555	2,944,337
INTERNATIONAL INS CO	IL	10,644,419	2,997,960	584,793,490	402,796,530	181,996,960	(55,494,905)	71,181,414
INTERNATIONAL UNDERWRITERS INS CO	DE	516,002	508,216	21,918,490	32,211,435	(10,292,945)	(15,210,181)	261,445
INTERSTATE INDEMNITY CO	IL	0	(19,171)	47,707,559	26,862,745	20,844,814	303,015	3,146,518
INVESTORS EQUITY INS CO	CA	0	0	5,132,750	1,893,701	3,239,049	(39,692)	299,514
INVESTORS MORTGAGE INS CO	IL	67,093	(27,146)	103,110,028	58,070,656	45,039,372	(4,974,778)	5,559,483
ITT LYNDON PROPERTY INS CO	MO	663,437	131,439	305,498,410	177,851,741	127,646,669	79,610	24,734,508
JC PENNEY CASUALTY INS CO	OH	319,916	121,934	16,095,958	9,797,993	6,297,965	(787,654)	67,497,773
JEFFERSON INS CO OF NY	NY	11,079	366,611	204,333,198	137,568,462	66,764,736	(5,375,322)	12,373,695
JEFFERSON-PILOT FIRE & CAS CO	NC	2,673,607	1,349,306	122,151,241	59,529,673	62,621,568	(566,068)	9,082,162
JOHN DEERE INS CO	IL	2,316,134	1,644,524	537,109,678	393,741,397	143,368,281	(15,660,791)	38,824,686
JOHN HANCOCK INDEMNITY CO	DE	0	(70,283)	27,952,130	14,462,038	13,490,092	(1,343,401)	1,799,475
JOHN HANCOCK PROP & CAS INS CO	DE	0	6,543	279,971,213	190,313,300	89,657,913	(14,425,988)	11,763,711
KANSAS CITY FIRE & MARINE INS CO	MO	3,693,156	2,454,257	55,053,696	37,481,546	17,572,150	(2,479,752)	3,753,136
KENTUCKY CENTRAL INS CO	KY	146	0	34,393,831	32,819,887	1,573,944	(10,863,492)	1,942,732
KEYSTONE INS CO	PA	8,240,931	4,456,987	309,662,159	246,765,138	62,897,021	(24,553,514)	20,486,125
LANCER INS CO	IL	2,389,080	369,338	88,735,219	68,282,376	20,452,843	(1,807,621)	2,850,288
LEADER NATIONAL INS CO	OH	0	0	106,399,258	73,606,693	32,792,565	(2,825,905)	7,476,793
LEGION INSURANCE CO	PA	1,003,516	2,259,159	182,802,213	120,390,571	62,411,642	2,192,968	9,417,710
LIBERTY INS CORP	VT	5,765,066	8,581,322	1,188,341,987	980,825,302	207,516,685	(63,071,216)	101,630,850
LIBERTY NATIONAL FIRE INS CO	AL	641,248	502,919	137,612,941	69,453,799	68,159,142	(3,092,649)	6,910,610
LIBERTY NORTHWEST INS CORP	OR	0	0	533,466,589	423,400,068	110,066,521	1,953,158	36,725,269
LINCOLN GENERAL INS CO	PA	2,431,820	2,326,104	39,494,013	19,188,046	20,305,967	1,922,738	1,872,584
LINCOLN NATIONAL HEALTH & CAS INS CO	IN	528,685	235,932	121,106,630	74,477,352	46,629,278	10,259,906	9,677,299
LINCOLN NATIONAL SPECIALTY INS CO	KS	489,301	312,565	154,794,689	115,152,215	39,642,474	(5,501,370)	9,024,350
LM INSURANCE CORP	IA	0	0	12,523,933	42,841	12,481,092	0	943,159

PROPERTY AND CASUALTY COMPANIES

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1992 TABLE NO. 3

COMPANY NAME		DIRECT WRITTEN PREMIUM	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDERWRITING	GAIN FROM INVESTMENTS
FOREIGN STOCK								
LMI INSURANCE COMPANY	OH	2,828,718	2,321,161	269,111,777	224,043,304	45,068,473	(34,587,394)	16,636,638
LONDON GUARANTEE & ACCIDENT CO OF NY	DE	51,494	51	67,355,033	40,749,092	26,605,941	(4,746,111)	3,322,479
MADISON ASSURANCE COMPANY	WI	0	0	50,850,223	6,040,693	44,809,530	(475,269)	3,710,855
MAIN STREET AMERICA ASSURANCE CO	NH	0	0	148,956,611	118,860,483	30,096,128	(3,606,340)	8,418,332
MANUFACTURERS ALLIANCE INS CO	PA	12,414,921	17,261,104	418,295,220	359,184,431	59,110,789	(27,735,684)	37,352,833
MARINE INDEMNITY INS CO OF AMERICA	NY	58,215	9,881	12,601,638	6,577,649	6,023,989	(1,486,778)	438,568
MARKEL RHULEN INSURANCE COMPANY	VA	0	0	23,137,047	10,637,995	12,499,052	992,781	1,217,855
MASSACHUSETTS BAY INS CO	MA	976,355	394,122	13,812,729	6,575	13,806,154	0	912,693
MAYFLOWER INS CO LTD	IN	0	0	54,715,622	36,869,553	17,846,069	(2,479,753)	4,569,448
MBIA INS CORP OF IL	IL	0	0	129,695,372	22,691,495	107,003,877	1,370,735	9,120,433
MEAD REINSURANCE CORP	IL	0	0	222,440,335	214,504,935	7,935,400	(15,982,753)	11,273,425
MEDICAL PROTECTIVE CO	IN	0	0	1,085,402,743	872,349,499	213,053,244	(40,733,789)	89,517,560
MERASTAR INS CO	TN	210,128	102,224	51,924,135	28,391,212	23,532,923	380,191	3,199,290
MERCHANTS INS CO OF NH INC	NH	20,400	(23,353)	177,728,580	138,769,088	38,959,492	(3,187,418)	10,168,439
MERITPLAN INS CO	CA	0	0	12,489,243	3,671,075	8,818,168	0	848,953
METROPOLITAN CASUALTY INS CO	DE	2,699,177	1,312,196	40,718,595	30,777,731	9,940,864	(10,328,171)	1,759,513
METROPOLITAN GENERAL INS CO	DE	27,595	(1,834)	23,869,741	17,886,410	5,983,331	(6,537,046)	775,169
METROPOLITAN PROPERTY & CAS INS CO	DE	4,421,366	2,483,347	1,103,568,921	759,124,927	344,443,994	(229,569,028)	77,552,332
MGA INS CO INC	TX	0	0	37,982,372	26,374,818	11,607,554	4,059,262	1,869,507
MIC GENERAL INS CORP	IN	0	0	41,262,322	22,103,317	19,159,005	(332,610)	4,410,918
MIC PROPERTY & CASUALTY INS CORP	MI	5,611,083	3,146,788	181,964,771	142,887,977	39,076,794	1,141,120	14,727,308
MID-CENTURY INS CO	CA	0	1,465	184,381,610	145,118,926	39,262,684	(14,445,765)	18,629,082
MID-CONTINENT INS CO	PA	277,938	347,810	20,149,499	1,552,404	18,597,095	1,195,483	1,801,903
MIDDLESEX INS CO	MA	(1,327)	(5,782)	229,585,593	175,214,358	54,371,235	(6,018,649)	15,318,776
MIDWEST EMPLOYERS CAS CO	OH	0	0	191,208,948	140,928,294	50,280,654	(2,285,483)	13,146,072
MILBANK INS CO	SD	0	0	162,323,932	130,844,538	31,479,394	(8,728,285)	12,955,388
MINNEHOMA INS CO	AZ	34,591	182,318	62,314,798	50,448,033	11,866,765	(4,217,307)	1,854,694
MONTGOMERY WARD INS CO	IL	14,574	49,030	17,002,875	6,062,321	10,940,554	1,324,640	925,457
MORTGAGE GUARANTY INS CORP	WI	8,660,445	5,681,640	984,054,600	768,498,536	215,556,064	(30,669,493)	56,292,335
MOTORS INS CORP	NY	1,288,770	579,015	3,235,636,996	2,380,917,015	854,719,981	(5,517,693)	313,431,610
MOUNTAIN STATES INS CO	MN	2,688	0	2,999,857	603,138	2,396,719	(255,478)	107,184
MT AIRY INS CO	IN	365,736	150,468	15,612,870	4,236,874	11,375,996	(20,625)	1,670,017
MUNICH REINSURANCE CO US BR	NY	0	0	1,273,104,411	860,327,055	412,777,356	(73,937,782)	91,964,741
MUNICIPAL BOND INVESTORS ASSUR CORP	NY	1,281,550	0	2,572,541,882	1,676,548,801	895,993,081	73,048,352	151,187,239
NAC REINSURANCE CORP	NY	68,853	7,035	1,318,357,991	934,326,549	384,031,442	(73,867,207)	70,537,062
NATIONAL AMERICAN INS CO	NE	1,294,222	1,548,778	120,856,102	86,090,554	34,765,548	(3,860,561)	4,919,092
NATIONAL ASSURANCE UNDERWRITER INC	MO	40,323	1,386	13,037,913	2,393,794	10,644,119	(194,124)	750,233
NATIONAL BEN FRANKLIN INS CO OF IL	IL	1,883	(572)	664,077,971	512,037,531	152,040,440	(34,716,503)	47,939,065
NATIONAL CASUALTY CO	MI	5,801,246	1,839,801	108,074,438	56,763,934	51,310,504	7,079	8,395,809
NATIONAL CONTINENTAL INS CO	NY	1,094,236	1,356,752	142,883,998	100,995,872	41,888,126	(1,446,503)	5,220,619
NATIONAL FIRE INS CO OF HARTFORD	CT	2,346,496	(38,900)	1,883,942,065	1,502,341,435	381,600,630	(210,069,631)	115,138,463
NATIONAL GENERAL INS CO	MO	1,738,908	1,176,612	65,386,537	40,858,799	24,527,738	(199,896)	6,578,992
NATIONAL INDEMNITY CO	NE	3,388,459	4,808,336	9,250,474,360	2,635,468,368	6,615,005,992	(139,549,961)	311,449,656
NATIONAL LIABILITY & FIRE INS CO	IL	88,581	49,156	158,377,821	32,651,119	125,726,702	(877,112)	6,796,271
NATIONAL REINSURANCE CORP	DE	0	0	1,203,062,718	881,853,244	321,209,474	(8,982,218)	89,522,979

PROPERTY AND CASUALTY COMPANIES

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COMPANY NAME		DIRECT WRITTEN PREMIUM	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDERWRITING	GAIN FROM INVESTMENTS
FOREIGN STOCK								
NATIONAL SURETY CORP	IL	6,947,843	3,552,796	577,499,013	475,908,492	101,590,521	(36,637,857)	45,595,218
NATIONAL UNION FIRE INS CO OF PITTSB	PA	63,510,653	36,389,060	7,593,076,618	6,191,812,688	1,401,263,930	(77,788,414)	336,785,971
NATIONWIDE GENERAL INS CO	OH	11,864,546	7,120,477	46,231,951	34,099,601	12,132,350	(2,104,616)	2,868,513
NATIONWIDE PROPERTY & CAS INS CO	OH	7,150,442	2,960,489	48,217,391	34,113,005	14,104,386	(2,104,617)	3,099,463
NAVIGATORS INS CO	NY	260,016	(27,366)	177,218,787	103,187,308	74,031,479	(1,800,002)	11,652,869
NETHERLANDS INS CO (THE)	NH	101,844	10,210	59,395,335	43,615,982	15,779,353	(3,306,301)	4,950,082
NEW ENGLAND INS CO	CT	41,466	149,583	1,099,243,947	1,073,524,865	25,719,082	(551,363)	32,060,292
NEW HAMPSHIRE INDEMNITY CO INC	NH	1,931	561	10,418,799	0	10,418,799	0	665,797
NEW HAMPSHIRE INS CO	NH	3,377,734	2,253,697	1,598,782,484	1,076,246,176	522,536,308	(97,857,366)	115,299,881
NEW SOUTH INS CO	NC	0	0	62,286,620	37,755,425	24,531,195	7,281,260	4,538,358
NEW YORK MARINE & GENERAL INS CO	NY	508,371	62,721	352,122,172	233,014,807	119,107,365	(3,177,358)	20,160,964
NEWARK INS CO	NJ	157,416	(800,901)	307,883,029	261,201,945	46,681,084	(17,456,578)	25,999,392
NIAGARA FIRE INS CO	DE	2,060,589	1,542,346	144,379,519	117,942,228	26,437,291	(7,439,253)	9,703,761
NN INSURANCE CO	WI	29,801	96	6,801,580	4,613	6,796,967	0	459,605
NOBEL INSURANCE COMPANY	SC	38,768	(3,167)	35,231,715	18,320,523	16,911,192	742,463	1,419,816
NORDIA INSURANCE COMPANY	KS	16,015	(30,464)	46,497,216	33,393,566	13,103,650	(780,604)	2,589,977
NORDSTERN INS CO OF AMERICA	NY	87,570	196,545	16,190,519	4,624,877	11,565,642	(268,921)	1,226,509
NORTH AMERICAN LUMBER INS CO	MA	0	0	17,863,811	10,180,887	7,682,924	(236,244)	1,524,060
NORTH AMERICAN REINSURANCE CORP	NY	0	0	867,276,992	672,558,750	194,718,242	(91,900,051)	55,031,538
NORTH AMERICAN SPECIALTY INS CO	NH	3,169,513	2,075,733	107,438,841	79,401,534	28,037,307	(5,039,277)	4,562,125
NORTH RIVER INS CO	NJ	4,674,440	2,071,108	1,687,897,139	1,335,729,743	352,167,396	(199,444,929)	153,577,234
NORTHBROOK INDEMNITY CO	IL	2,125,733	1,013,453	19,858,234	4,355,355	15,502,879	0	1,473,660
NORTHBROOK NATIONAL INS CO	IL	4,900,012	3,874,043	23,779,178	8,051,216	15,727,962	0	1,627,024
NORTHBROOK PROPERTY & CAS INS CO	IL	9,755,516	4,424,588	190,669,670	24,188,636	166,481,034	0	13,363,256
NORTHERN ASSURANCE CO OF AMERICA	MA	3,535,573	1,264,768	743,541,785	540,826,642	202,715,143	(26,181,422)	60,591,645
NORTHERN INS CO OF NY	NY	15,497,196	9,601,683	65,173,371	3,868,635	61,304,736	(3,648,048)	5,027,674
NORTHLAND INS CO	MN	471,504	196,950	358,391,483	216,547,921	141,843,562	1,205,300	23,021,444
NORTHWESTERN NTL CASUALTY CO	WI	12,411	(197,584)	343,916,295	278,381,844	65,534,451	(26,432,401)	31,712,467
NORTHWESTERN NTL INS CO MILWAUKEE	WI	324,438	812,689	255,375,020	236,714,622	18,660,398	(15,655,374)	9,333,500
NOVA CASUALTY CO	NY	0	0	11,450,994	7,931,959	3,519,035	316,288	775,834
OCCIDENTAL FIRE & CAS CO OF NC	NC	0	309,465	75,739,833	66,962,110	8,777,723	(9,407,969)	11,563,479
OHIO CASUALTY INS CO	OH	15,630,454	8,030,630	1,819,691,041	1,145,480,858	674,210,183	(48,226,880)	134,852,137
OHIO FARMERS INS CO	OH	3,846	72	770,374,966	394,287,203	376,087,763	73,891	27,354,199
OHIO HOSPITAL INS CO	OH	6,472,429	1,547,068	95,989,601	73,851,128	22,138,473	(1,760,340)	6,350,272
OHIO INDEMNITY CO	OH	15,630	(3,300)	21,298,130	11,808,596	9,489,534	1,982,730	798,899
OHIO SECURITY INS CO	OH	1,947,084	1,433,575	53,715,019	31,905,757	21,809,262	(1,026,104)	4,075,493
OLD REPUBLIC INS CO	PA	4,504,812	1,841,768	1,348,293,082	959,804,469	388,488,613	3,824,157	86,455,201
OLD REPUBLIC SURETY CO	WI	300,874	12,690	32,932,722	20,111,191	12,821,531	562,549	2,900,305
OMAHA INDEMNITY CO	WI	0	0	56,874,227	39,427,700	17,446,527	(6,328,422)	2,247,046
OMAHA PROPERTY & CASUALTY INS CO	NE	2,114,277	2,792,622	63,105,856	38,599,160	24,506,696	83,503	4,347,919
PACIFIC COMPENSATION INS CO	CA	0	0	304,998,355	233,342,602	71,655,753	(2,449,135)	31,306,039
PACIFIC EMPLOYERS INS CO	CA	4,336,700	2,502,253	491,184,382	278,068,717	213,115,665	(23,106,080)	29,206,853
PACIFIC INDEMNITY CO	CA	1,134,926	238,637	1,704,849,560	1,295,818,659	409,030,901	20,373,245	112,425,733
PATHFINDER INS CO	CO	0	0	8,000,088	2,389,623	5,610,465	(110,506)	341,480
PEAK PROP & CAS INS CORP	NC	0	0	11,865,640	29,341	11,836,299	(65,646)	639,617

PROPERTY AND CASUALTY COMPANIES

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1992 TABLE NO. 3

COMPANY NAME		DIRECT WRITTEN PREMIUM	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDERWRITING	GAIN FROM INVESTMENTS
FOREIGN STOCK								
PEERLESS INS CO	NH	293,637	(425,747)	446,235,321	334,737,768	111,497,553	(24,797,255)	32,959,620
PENN CASUALTY INS CO	MO	0	0	47,024,974	34,122,031	12,902,943	249,077	3,022,375
PENNSYLVANIA GENERAL INS CO	PA	6,941,026	3,033,731	444,892,738	275,268,206	169,624,532	(27,865,865)	45,300,980
PENNSYLVANIA MANUFACTURERS ASN INS C	PA	16,278,641	24,248,953	1,304,658,746	1,098,372,390	206,286,356	(83,207,062)	113,737,702
PENNSYLVANIA MANUFACTURERS IND CO	PA	2,721,262	7,547,717	410,299,552	351,136,168	59,163,384	(27,735,684)	38,641,096
PENNSYLVANIA MILLERS MUTUAL INS CO	PA	492,675	60,659	83,035,102	41,580,893	41,454,209	(2,836,664)	8,606,759
PETROLEUM CAS CO	TX	83,498	163,667	34,748,355	28,681,914	6,066,441	(8,653,828)	1,444,096
PHICO INS CO	PA	7,275,249	238,233	685,665,234	536,846,411	148,818,823	(14,473,067)	48,773,268
PHILADELPHIA INDEMNITY INS CO	PA	23,900	5,009	41,574,707	28,301,341	13,273,366	330,908	2,765,279
PHILADELPHIA UNITED FIRE INS CO	PA	25,207	17,256	1,026,275	70,038	956,237	(15,000)	42,266
PHOENIX ASR CO OF NEW YORK	NH	783,856	880,102	122,508,698	51,659,370	70,849,328	(2,353,648)	20,412,349
PHOENIX INSURANCE CO	CT	3,780,071	4,717,785	2,542,378,540	2,020,117,178	522,261,362	(165,964,871)	138,118,243
PINNACLE INS CO	GA	1,472,424	221,030	11,811,171	8,724,299	3,086,872	(2,974,128)	331,269
PLANET INS CO	WI	9,054,192	5,286,180	119,562,972	49,562,816	70,000,156	(1,664,512)	11,960,334
PMA REINSURANCE CORP	PA	0	0	659,787,156	449,597,064	210,190,092	(5,201,871)	44,638,691
PMI INS CO	CA	0	0	30,929,305	4,967,422	25,961,883	(1,486,874)	2,075,866
PMI MORTGAGE INS CO	AZ	9,901,162	3,013,325	751,971,892	503,494,555	248,477,337	38,115,245	48,553,777
POTOMAC INS CO OF IL	IL	127,793	17,094	64,671,012	30,625,483	34,045,529	(3,096,202)	5,936,778
PRE-PAID LEGAL CAS INC	OK	5,986	2,918	4,962,723	1,749,443	3,213,280	44,166	68,546
PREFERRED PHYSICIANS INS CO	NE	39,785	(63,738)	20,851,118	10,662,726	10,188,392	(1,140,183)	1,548,705
PREMIER ALLIANCE INS CO	CA	147,825	(216,048)	34,067,584	28,703,620	5,363,964	(2,884,793)	849,883
PRINCETON INS CO	NJ	16,096,616	11,778,138	377,383,446	286,837,443	90,546,003	(5,303,890)	29,151,985
PRINCIPAL CASUALTY INS CO	IA	253,504	421,508	122,196,064	69,097,936	53,098,128	(4,586,530)	24,677,896
PRIVATE RESIDENTIAL MORTGAGE INS CO	NC	0	0	81,685,875	9,525,210	72,160,665	3,801,967	4,096,064
PROFESSIONAL MEDICAL INS CO	MO	0	37,500	60,434,725	51,059,417	9,375,308	(10,401,260)	3,824,219
PROGRESSIVE AMERICAN INS CO	FL	0	0	247,167,456	145,122,063	102,045,393	(2,312,213)	17,708,644
PROGRESSIVE CAS INS CO	OH	23,090,883	11,671,109	1,286,746,712	1,002,132,769	284,613,943	(15,318,409)	90,528,954
PROGRESSIVE NORTHERN INS CO	WI	1,309,112	62,713	38,538,146	23,874,121	14,664,025	(289,026)	1,410,440
PROGRESSIVE NORTHWESTERN INS CO	WA	0	(9,552)	174,936,487	127,815,274	47,121,213	(2,023,186)	4,815,382
PROGRESSIVE PREFERRED INS CO	OH	0	0	90,209,965	68,652,083	21,557,882	(1,156,106)	4,876,870
PROGRESSIVE SPECIALTY INS CO	OH	5,166,370	2,539,450	307,735,316	236,906,039	70,829,277	(3,757,344)	9,167,521
PROPERTY-CASUALTY CO OF MCA	NJ	0	0	6,111,156	3,774,665	2,336,491	(320,086)	284,113
PROTECTIVE INS CO	IN	502,324	630,741	322,927,983	182,113,836	140,814,147	5,932,557	17,223,086
PROTECTIVE NATIONAL INS CO OF OMAHA	NE	0	548,494	74,356,027	117,341,205	(42,985,178)	(10,084,177)	1,537,292
PROVIDENCE WASHINGTON INS CO	RI	1,769,770	818,324	349,855,160	282,707,451	67,147,709	(25,826,504)	15,537,580
PRUDENTIAL COMMERCIAL INS CO	DE	6,811,902	3,851,598	13,340,426	3,608,341	9,732,085	74,441	2,743,811
PRUDENTIAL GENERAL INS CO	DE	2,779,254	1,369,153	21,511,779	11,194,289	10,317,490	(55,889)	1,777,382
PRUDENTIAL NATIONAL INS CO	AZ	0	0	14,246,320	475,775	13,770,545	(2,431,004)	933,958
PRUDENTIAL PROPERTY & CAS INS CO	IN	20,730,226	12,172,117	2,755,668,058	2,084,589,724	671,078,334	(1,329,489,592)	389,102,570
PRUDENTIAL REINSURANCE CO	DE	0	(327,556)	2,795,839,357	2,276,811,271	519,028,086	(320,404,142)	238,696,617
PUTNAM REINSURANCE CO	NY	0	0	690,546,936	521,611,356	168,935,580	(18,308,185)	45,587,878
RAMSEY INS CO	MN	0	0	70,813,139	41,968,009	28,845,130	(2,431,392)	4,844,895
RANGER INS CO	DE	1,014,661	44,450	365,756,247	270,156,274	95,599,973	(9,641,125)	21,393,618
RE CAPITAL REIN CORP	NJ	0	0	325,763,786	223,675,569	102,088,217	(16,598,478)	17,587,085
REDLAND INS CO	IA	246,016	150,529	29,354,816	16,315,164	13,039,652	(4,818,791)	1,059,726

PROPERTY AND CASUALTY COMPANIES

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1992 TABLE NO. 3

COMPANY NAME		DIRECT WRITTEN PREMIUM	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDERWRITING	GAIN FROM INVESTMENTS
FOREIGN STOCK								
REGAL INS CO	IN	0	0	18,590,782	11,592,856	6,997,926	541,016	1,385,890
REGENT INS CO	WI	0	0	149,424,928	103,049,543	46,375,385	773,345	11,375,571
REGIS INS CO	PA	1,536,006	837,695	32,573,628	21,944,298	10,629,330	(334,113)	2,526,303
REINSURANCE CORP OF NY	NY	58,428	21,401	422,773,592	351,871,983	70,901,609	(34,783,058)	21,911,973
RELIANCE INS CO	PA	29,681,448	17,449,281	4,187,168,457	3,324,754,658	862,413,799	(158,128,614)	376,568,318
RELIANCE NATIONAL INS CO	DE	971,403	538,915	108,031,531	39,903,146	68,128,385	(1,664,512)	(24,583,941)
RELIANCE NATL P & C INS CO	IA	0	0	11,898,071	241,264	11,656,807	(39,113)	1,038,601
REPUBLIC INS CO	DE	3,447,101	4,726,168	719,097,786	463,782,386	255,315,400	(43,785,187)	45,040,138
REPUBLIC MORTGAGE INS CO	NC	4,870,722	916,694	219,948,441	144,243,473	75,704,968	25,114,114	14,157,306
REPUBLIC WESTERN INS CO	AZ	348,807	283,412	418,121,187	294,030,682	124,090,505	(17,100,841)	30,005,036
REPUBLIC-FRANKLIN INS CO	OH	504,280	118,252	47,714,059	33,147,422	14,566,637	(1,431,667)	4,235,322
RLI INS CO	IL	803,134	(18,313)	231,988,940	131,404,177	100,584,763	(790,446)	12,392,973
ROCKWOOD CASUALTY INS CO	PA	6,349,729	3,594,656	101,572,789	84,231,997	17,340,792	1,174,356	8,042,259
ROYAL INDEMNITY CO	DE	4,370,270	4,762,847	794,556,080	650,774,546	143,781,534	(43,641,443)	66,816,070
ROYAL INS CO OF AMERICA	IL	32,495,478	17,373,997	1,827,096,132	1,559,263,661	267,832,471	(104,739,469)	152,225,839
ROYAL SPECIAL RISKS INS CO	CT	0	0	17,159,718	681,599	16,478,119	1,982	1,502,590
SAFECO INS CO OF AMERICA	WA	16,293,661	7,583,830	2,280,587,231	1,560,316,964	720,270,267	(34,144,760)	170,432,809
SAFECO INS CO OF ILLINOIS	IL	6,133,586	3,627,618	228,026,647	145,993,545	82,033,102	(3,221,631)	18,745,555
SAFECO NATIONAL INS CO	MO	0	0	105,016,256	57,455,325	47,560,931	(1,288,656)	8,540,387
SAFEGUARD INS CO	CT	161,545	142,235	509,712,825	434,540,320	75,172,505	(29,094,299)	45,996,952
SAFETY NATIONAL CASUALTY CORP	MO	934,448	434,566	410,466,709	331,439,429	79,027,280	(5,339,000)	27,153,890
SAGAMORE INS CO	IN	0	0	46,582,867	14,478,472	32,104,395	1,061,559	2,590,011
SEABOARD SURETY CO	NY	1,815,014	(132,203)	235,506,431	134,205,777	101,300,654	5,874,942	15,357,058
SECURITY INDEMNITY INS CO	NJ	42,072	28,223	13,933,199	10,114,859	3,818,340	(248,131)	930,961
SECURITY INS CO OF HARTFORD	CT	1,499,335	758,681	910,196,767	711,014,161	199,182,606	(4,585,614)	36,981,379
SECURITY REINSURANCE CO	CT	0	0	138,032,557	75,818,614	62,213,943	(3,022,226)	5,157,098
SELECT INS CO	TX	639,296	166,792	57,803,626	39,502,250	18,301,376	311,346	4,750,550
SELECTIVE INS CO OF AMERICA	NJ	18,989,977	8,310,686	730,472,931	600,575,485	129,897,446	(26,328,764)	102,976,353
SELECTIVE INS CO OF SC	SC	0	0	103,056,234	86,133,644	16,922,590	(2,266,542)	5,317,335
SELECTIVE INS CO OF THE SOUTHEAST	NC	0	0	91,282,250	75,499,625	15,782,625	(2,962,552)	21,755,977
SELECTIVE WAY INS CO	NJ	17,856,209	5,990,722	310,062,183	263,385,920	46,676,263	(5,989,149)	14,284,738
SENECA INS CO INC	NY	441,370	240,190	48,021,889	27,265,895	20,755,994	(1,023,092)	4,015,031
SEVEN HILLS INS CO	NY	0	0	10,615,598	2,265,981	8,349,617	(55,442)	1,042,018
SHELTER MUTUAL INS CO	MO	0	0	758,866,369	385,570,768	373,295,601	(18,133,137)	42,477,556
SIGNET REINSURANCE CO	NE	0	0	239,327,573	138,105,045	101,222,528	(9,952,242)	11,044,948
SIGNET STAR REINSURANCE COMPANY	DE	0	422,206	660,414,128	529,306,203	131,107,925	(70,859,632)	52,691,199
SOUTH CAROLINA INS CO	SC	48,890	(5,936)	197,128,330	178,688,252	18,440,078	(45,561,010)	13,991,038
SOUTHERN GENERAL INS CO	GA	4,337	19,763	75,238,127	45,474,392	29,763,735	1,191,308	4,480,457
SOUTHERN INS CO	TX	(46)	13,501	19,880,408	12,265,642	7,614,766	84,698	826,458
ST PAUL FIRE & MARINE INS CO	MN	17,189,623	4,975,314	10,079,245,328	8,436,744,680	1,642,500,648	(476,552,910)	757,234,546

PROPERTY AND CASUALTY COMPANIES

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COMPANY NAME		DIRECT WRITTEN PREMIUM	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDERWRITING	GAIN FROM INVESTMENTS
FOREIGN STOCK								
ST PAUL GUARDIAN INS CO	MN	280,013	82,856	24,712,833	15,101	24,697,732	0	1,818,783
ST PAUL MERCURY INS CO	MN	1,935,370	193,091	47,098,595	39,744	47,058,851	0	3,624,674
STANDARD FIRE INS CO	CT	22,749,644	11,595,611	3,142,578,956	2,259,417,631	883,161,325	(244,189,514)	185,921,516
STANDARD GUARANTY INS CO	DE	(30,798)	369,289	87,593,217	56,373,861	31,219,356	(1,390,409)	7,214,834
STAR INS CO	MI	61,567	37,141	54,200,390	29,567,345	24,633,045	456,770	1,613,524
STATE AUTO PROPERTY & CASUALTY I C	SC	12,266,334	6,445,161	254,522,754	183,075,791	71,446,963	(15,274,084)	18,233,940
STATE CAPITAL INS CO	NC	0	0	33,739,853	23,700,629	10,039,224	(10,561,823)	3,541,019
STATE FARM FIRE AND CAS CO	IL	174,418,144	103,309,408	13,066,124,060	9,492,273,111	3,573,850,949	(4,650,295,216)	937,896,497
STATE FARM GENERAL INS CO	IL	6,760,214	4,257,670	104,192,983	67,289,851	36,903,132	0	3,422,844
STATE FARM MUTUAL AUTOMOBILE INS CO	IL	384,445,779	231,407,416	43,603,147,613	24,851,747,896	18,751,399,717	(290,679,840)	2,320,800,857
STATESMAN INS CO	IN	0	0	61,362,760	47,946,926	13,415,834	(6,530,167)	5,721,933
STONEWALL INS CO	AL	0	(60,709)	166,746,700	122,859,625	43,887,075	(7,265,581)	15,565,550
STRATFORD INS CO	NH	0	0	45,905,217	34,839,694	11,065,523	(134,772)	1,307,980
SUMMIT FIDELITY & SURETY CO	OH	0	0	28,050,294	22,539,438	5,510,856	(5,505,252)	2,226,127
SUN INS CO OF NY	NY	958,321	166,105	80,154,379	18,330,432	61,823,947	(126,441)	3,850,566
SUN INS OFFICE OF AMERICA INC	NY	1,783	635,982	455,389,175	306,928,190	148,460,985	5,258,098	26,947,786
SUPERIOR INS CO	FL	0	0	173,697,757	117,431,769	56,265,988	(3,880,921)	13,894,737
SUPERIOR NATIONAL INS CO	CA	0	0	167,862,992	122,757,799	45,105,193	(5,038,979)	11,151,925
TAISHO MARINE & FIRE INS CO	NY	0	0	102,345,806	56,188,558	46,157,248	(20,088,864)	13,681,280
TEACHERS INS CO	IL	13,456	(5,063)	176,090,985	132,982,620	43,108,365	(2,275,673)	13,672,196
TITAN INDEMNITY CO	TX	90,445	30,430	87,379,142	67,141,198	20,237,944	(2,645,985)	4,101,689
TOYOTA MOTOR INS CO	IA	931,104	32,376	30,308,905	21,070,906	9,237,999	(2,242,204)	1,542,145
TRANS PACIFIC INS CO	NY	(622)	(20,133)	36,409,626	18,528,542	17,881,084	471,656	2,543,883
TRANSAMERICA COUNTRYWIDE INS CO	CA	34,679	35,452	23,607,690	5,699,784	17,907,906	(76,794)	2,623,389
TRANSAMERICA INDEMNITY CO	CA	30,725	(3,284)	24,413,989	5,775,394	18,638,595	(1,681,899)	1,926,983
TRANSAMERICA INS CO	CA	9,782,244	7,095,384	2,601,635,665	1,833,880,601	767,755,064	(441,874,030)	204,709,803
TRANSAMERICA PREMIER INS CO	CA	899,740	1,166,046	230,222,431	111,719,690	118,502,741	(19,724,633)	29,307,605
TRANSAMERICA REINSURANCE CO	CT	0	0	1,231,962,778	961,508,057	270,454,721	(36,307,544)	94,537,084
TRANSCONTINENTAL INS CO	NY	8,209,461	6,415,161	719,046,773	563,669,098	155,377,675	(78,776,112)	48,604,724
TRANSPORT INS CO	OH	1,373,106	954,003	65,679,005	45,883,813	19,795,192	(2,686,350)	3,038,255
TRANSPORTATION INS CO	IL	16,173,531	13,509,679	340,149,665	281,618,383	58,531,282	(39,388,056)	22,446,814
TRAVELERS INDEMNITY CO	CT	18,296,838	13,183,717	10,217,200,113	8,159,107,554	2,058,092,559	(640,959,699)	564,536,822
TRAVELERS INDEMNITY CO OF AMERICA	GA	1,461,459	938,118	403,015,108	329,565,611	73,449,497	(27,660,812)	27,355,833
TRAVELERS INDEMNITY CO OF IL	IL	19,586,616	10,781,281	141,213,376	102,197,975	39,015,401	(9,220,271)	6,645,293
TRAVELERS INDEMNITY CO OF RI	RI	4,013,609	4,051,661	1,000,697,112	798,132,961	202,564,151	(54,654,487)	67,036,630
TRAVELERS INS CO (ACCIDENT DEPT)	CT	1,867,026	1,626,930	34,201,652,304	32,623,602,299	1,578,050,005	0	7,732,971
TRIAD GUARANTY INS CORP	IL	15,213	581	26,656,589	11,746,616	14,909,973	398,314	1,209,783
TRYGG-HANSA INS CO LTD US BR	NY	0	0	36,573,565	28,274,102	8,299,463	(5,318,997)	1,803,515
TWIN CITY FIRE INS CO	IN	21,297,924	15,823,571	277,275,810	198,160,020	79,115,790	(8,533,070)	27,272,672
ULICO CAS CO	DE	1,386,909	381,730	123,969,677	72,181,719	51,787,958	1,250,296	9,436,079
UNDERWRITERS REINSURANCE CO	NH	0	0	683,267,846	502,537,634	180,730,212	(10,418,636)	60,495,465
UNIGARD INS CO	WA	181	54	65,821,425	18,830,706	46,990,719	(636,047)	3,926,847
UNIGARD SECURITY INS CO	WA	0	6,464	534,821,630	396,898,096	137,923,534	(12,302,167)	26,737,760
UNION INS CO	NE	0	0	68,762,986	46,248,192	22,514,794	(1,558,915)	2,788,553
UNIONE ITALIANA REINS CO OF AMERICA	NY	0	0	77,557,544	40,528,678	37,028,866	(2,866,660)	4,677,579

PROPERTY AND CASUALTY COMPANIES

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1992 TABLE NO. 3

COMPANY NAME		DIRECT WRITTEN PREMIUM	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDERWRITING	GAIN FROM INVESTMENTS
FOREIGN STOCK								
UNITED AMERICAS INS CO	NY	0	0	15,499,018	6,456,233	9,042,785	759,470	440,367
UNITED CASUALTY INS CO OF AMERICA	PA	2,637,297	431,431	54,192,079	9,407,048	44,785,031	2,013,659	4,963,809
UNITED COMMUNITY INS CO	NY	344,320	40,380	150,805,955	126,748,178	24,057,777	(14,495,041)	11,318,998
UNITED EQUITABLE INS CO	IL	(16,706)	202,624	26,592,054	18,420,765	8,171,289	(9,325,119)	1,889,674
UNITED FINANCIAL CASUALTY CO	MO	0	0	19,675,042	5,346,722	14,328,320	(72,257)	475,601
UNITED FIRE & CAS CO	IA	0	0	314,495,990	211,157,582	103,338,408	(25,062,015)	16,479,417
UNITED GTY RESIDENTIAL INS CO	NC	5,975,610	1,705,962	516,608,913	252,987,273	263,621,640	32,568,464	37,463,797
UNITED GTY RESIDENTIAL INS CO OF NC	NC	53,315	(1,011)	86,693,106	18,674,937	68,018,169	1,251,709	8,951,427
UNITED GUARANTY COMMERCIAL INS CO	NC	13,964	0	28,189,856	23,343,980	4,845,876	(3,977,603)	2,078,665
UNITED PACIFIC INS CO	PA	2,658,966	497,969	113,821,655	53,591,519	60,230,136	(1,664,512)	123,070,904
UNITED SOUTHERN ASSURANCE CO	FL	5,000	(48)	37,144,941	26,563,860	10,581,081	(8,889,716)	665,387
UNITED STATES FIRE INS CO	NY	14,504,930	1,101,432	4,172,460,655	3,728,520,571	443,940,084	(453,679,770)	327,984,921
UNITED STATES LIABILITY INS CO	PA	4,128	112,216	252,825,217	54,301,486	198,523,731	320,880	23,848,405
UNITED WISCONSIN INS CO	WI	0	0	169,220,298	87,659,333	81,560,965	9,830,560	10,758,480
UNIVERSAL UNDERWRITERS INS CO	MO	16,571,476	6,823,915	1,123,350,601	691,614,083	431,736,518	44,816,839	81,348,530
US CAPITAL INS CO	NY	190,954	66,828	47,481,135	28,336,635	19,144,500	(7,766,246)	5,230,638
USA NATIONAL INSURANCE COMPANY				8,847,977	230,755	8,617,222	(334,050)	516,327
USAA CAS INS CO	FL	33,675,060	19,963,451	1,617,580,889	1,162,110,537	455,470,352	916,365	101,541,713
USAA GENERAL INDEMNITY CO	TX	204,420	112,338	51,439,161	4,538,096	46,901,065	2,585,342	3,134,381
USF RE INS CO	MA	2,123	21	102,399,961	51,071,231	51,328,730	(4,269,054)	5,614,444
VALIANT INS CO	IA	14,194,033	8,663,803	28,405,053	1,679,644	26,725,409	(1,583,872)	2,171,466
VALLEY FORGE INS CO	PA	11,892,391	5,551,362	594,131,398	469,998,966	124,132,432	(65,646,760)	38,465,841
VANGUARD INS CO	TX	2,001,959	1,110,100	20,353,425	351,000	20,002,425	552,884	1,088,831
VANLINER INS CO	AZ	329,629	1,134,772	169,354,646	138,900,882	30,453,764	1,839,101	8,519,460
VASA NORTH ATLANTIC INS CO	IN	2,584,260	642,710	75,993,462	45,945,088	30,048,374	(4,306,804)	7,149,776
VEREX ASSURANCE INC	WI	510,343	84,687	322,144,569	104,846,801	217,297,768	(10,416,900)	30,259,004
VESTA INSURANCE CORP	AL	0	0	7,488,142	449,897	7,038,245	(100,585)	426,112
VICTORIA FIRE & CASUALTY CO	OH	0	0	59,712,439	44,473,956	15,238,483	(1,426,308)	2,050,892
VIGILANT INS CO	NY	8,512,791	2,955,828	1,056,238,983	819,069,595	237,169,388	(29,631,765)	54,376,257
VIRGINIA SURETY CO INC	IL	5,202,802	4,060,733	845,867,912	611,328,651	234,539,261	(1,315,732)	49,933,019
VISION SERVICE PLAN INS CO	MO	0	0	4,363,661	1,358,862	3,004,799	(296,189)	120,870
VISTA INS CO	MI	0	0	26,057,967	6,151,167	19,906,800	45,226	1,887,229
VOYAGER GUARANTY INS CO	MO	536,040	270,581	27,296,284	17,256,852	10,039,432	(736,693)	1,640,711
VOYAGER PROPERTY & CAS INS CO	SC	18,515	1,872	41,973,726	26,796,796	15,176,930	(1,496,121)	4,344,886
WARNER INS CO	IL	0	0	39,749,782	13,245,180	26,504,602	(417,241)	2,414,725
WASHINGTON INTERNATIONAL INS CO	AZ	635,323	316,953	36,893,884	26,585,459	10,308,425	660,023	2,001,306
WAUSAU UNDERWRITERS INS CO	WI	124,449	1,223,923	199,191,564	168,219,951	30,971,613	(6,957,560)	14,426,349
WESCO INS CO	DE	914,144	63,495	112,352,544	69,341,284	43,011,260	(1,352,646)	7,362,043
WEST AMERICAN INS CO	CA	36,233,899	20,304,165	1,721,919,000	1,201,082,850	520,836,150	(48,226,880)	150,620,727
WESTCHESTER FIRE INS CO	NY	3,442,519	3,468,035	1,694,902,614	1,309,070,503	385,832,111	(199,666,649)	190,597,745

PROPERTY AND CASUALTY COMPANIES
MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1992 TABLE NO. 3

COMPANY NAME		DIRECT WRITTEN PREMIUM	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDERWRITING	GAIN FROM INVESTMENTS
FOREIGN STOCK								
WESTERN ATLANTIC REINSURANCE CORP	NH	0	0	153,756,925	62,659,111	91,097,814	(19,110,891)	10,204,023
WESTERN DIVERSIFIED CASUALTY INS CO	WI	31,591	652	41,864,182	34,394,188	7,469,994	(2,451,390)	2,056,155
WESTERN PROPERTY & CASUALTY INS CO	LA	0	0	5,432,768	1,900,000	3,532,768	(13,323)	192,726
WESTERN SURETY CO	SD	848,671	111,866	123,866,229	95,430,839	28,435,390	5,493,187	12,840,604
WESTFIELD INS CO	OH	0	0	501,909,276	313,595,953	188,313,323	59,112	35,540,323
WESTPORT INSURANCE CORPORATION	MO	313,238	143,322	65,633,326	12,316,265	53,317,061	241,377	24,977,445
WINDSOR INS CO	IN	0	0	195,473,983	127,886,875	67,587,108	5,109,596	17,130,144
WORLDWIDE UNDERWRITERS INS CO	MO	1,033,591	181,506	214,887,231	145,360,653	69,526,578	(4,602,321)	13,021,704
YASUDA FIRE & MARINE INS CO OF AM	NY	211,561	139,627	210,985,126	162,800,161	48,184,965	(10,697,990)	13,263,424
YORK INS CO	IL	3,331	230	34,391,153	23,385,757	11,005,396	(1,278,572)	1,735,843
YOSEMITE INS CO	CA	91,234	58,371	80,366,588	41,428,682	38,937,906	3,940,501	5,404,058
ZURICH AMERICAN INS CO OF IL	IL	219,719	572,774	37,642,344	26,257,461	11,384,883	(1,587,928)	2,522,452
TOTALS		2,813,099,304	1,674,775,446	448,555,931,822	331,328,576,982	117,227,354,840	(23,493,760,590)	29,119,226,235

PROPERTY AND CASUALTY COMPANIES
MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1992

TABLE NO. 4

COMPANY NAME		DIRECT WRITTEN PREMIUM	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDERWRITING	GAIN FROM INVESTMENTS
FOREIGN MUTUAL								
ABEILLE GENERAL INS CO US BR	NY	32,502	(10,829)	17,354,443	2,137,583	15,216,860	(1,017,338)	1,287,942
ALLEGHENY MUTUAL CAS CO	PA	1,227,867	25,000	14,323,317	6,911,631	7,411,686	293,879	609,485
ALLENDALE MUTUAL INS CO	RI	3,205,277	122,066	1,236,940,161	567,145,324	669,794,837	(71,492,463)	84,878,661
ALLIANCE ASSURANCE CO OF AMERICA	NY	0	(2,122)	281,153,292	166,232,351	114,920,941	2,396,956	15,020,667
AMALGAMATED CAS INS CO	DC	1,345,726	1,600,380	18,629,136	11,606,083	7,023,053	(1,653,448)	1,455,805
AMERICAN HARDWARE MUTUAL INS CO	OH	1,486,825	927,481	305,744,799	259,894,973	45,849,826	(29,946,737)	28,289,137
AMERICAN MANUFACTURERS MUTUAL INS CO	IL	16,077,819	7,962,908	654,406,391	504,692,746	149,713,645	(6,406,858)	49,550,959
AMICA MUTUAL INS CO	RI	13,679,722	9,519,243	1,673,396,619	1,132,003,545	541,393,074	45,952,658	94,513,477
ARKWRIGHT MUTUAL INS CO	MA	6,623,295	1,924,285	1,360,240,720	781,737,733	578,502,987	(200,286,658)	96,529,331
ATLANTIC MUTUAL INS CO	NY	10,419,833	4,376,444	1,015,922,267	736,049,012	279,873,255	(57,779,152)	76,700,821
BROTHERHOOD MUTUAL INS CO	IN	628,788	201,859	56,353,503	34,317,809	22,035,694	570,737	2,810,896
CAMBRIDGE MUTUAL FIRE INS CO	MA	40,398	12,556	191,344,648	99,834,781	91,509,867	(15,690,121)	11,020,747
CENTRAL MUTUAL INS CO	OH	0	(9,515)	277,869,162	187,786,687	90,082,475	(5,243,501)	17,980,081
CHESTER COUNTY MUTUAL INS CO	PA	288,118	55,771	19,412,081	13,804,977	5,607,104	(3,627,688)	1,370,699
CHURCH MUTUAL INS CO	WI	183,952	17,603	280,661,135	219,198,058	61,463,077	(11,843,478)	18,844,863
COVENANT MUTUAL INS CO	CT	37,767	4,023	28,584,106	27,351,239	1,232,867	(25,270,481)	2,914,405
DELAWARE MUTUAL INS CO	DE	448,614	378,106	12,832,088	8,957,522	3,874,566	(1,542,164)	1,690,783
DONEGAL MUTUAL INS CO	PA	3,348,535	2,392,380	125,610,269	76,706,834	48,903,435	971,361	5,399,121
ELECTRIC MUTUAL LIABILITY INS CO	MA	1,063,342	84,768	965,342,462	731,044,862	234,297,600	(67,900,565)	64,847,236
EMPLOYERS INS OF WAUSAU A MUTUAL CO	WI	11,146,706	7,829,907	3,119,438,666	2,698,871,123	420,567,543	(163,564,375)	215,649,669
EMPLOYERS MUTUAL CAS CO	IA	77,204	226,363	772,007,259	511,277,918	260,729,341	(12,732,352)	55,251,081
EVERETT CASH MUTUAL INS CO	PA	348,002	121,404	13,014,111	6,941,836	6,072,275	(741,457)	612,470
EXCESS MUTUAL REINSURANCE CO	DE	0	0	33,564,785	11,708,767	21,856,018	11,212	1,296,595
FARMERS MUTUAL HAIL INS CO OF IA	IA	132	0	154,324,920	66,010,908	88,314,012	(10,189,965)	10,168,913
FEDERATED MUTUAL INS CO	MN	2,219,831	840,138	1,749,509,920	1,307,100,993	442,408,927	(60,809,607)	115,930,205
FLORISTS MUTUAL INS CO	IL	1,813,832	620,013	115,190,411	82,410,354	32,780,057	(4,679,715)	11,104,639
GENERALI - US BRANCH	NY	41,882	16,600	283,278,250	184,951,696	98,326,554	(16,999,532)	14,014,639
GERLING GLOBAL REI CORP OF US BR	NY	0	0	289,942,111	186,731,026	103,211,085	(10,170,726)	18,731,697
GRAIN DEALERS MUTUAL INS CO	IN	39,571	(69)	94,433,943	56,059,591	38,374,352	(5,454,782)	4,048,525
GRAPHIC ARTS MUTUAL INS CO	NY	1,686,080	1,110,402	72,580,073	56,930,614	15,649,459	(2,396,540)	5,675,686
GREATER NEW YORK MUTUAL INS CO	NY	139,304	109,757	416,843,429	304,788,059	112,055,370	(17,729,379)	28,771,759
HARLEYSVILLE MUTUAL INS CO	PA	24,522,367	14,051,790	763,216,212	525,042,073	238,174,139	(21,353,702)	47,825,784
INDIANA LUMBERMENS MUTUAL INS CO	IN	1,075,695	6,908	88,290,314	63,242,776	25,047,538	(97,596)	4,444,199
JEWELERS MUTUAL INS CO	WI	562,125	229,191	54,415,269	27,390,384	27,024,885	402,047	2,767,274
LIBERTY MUTUAL FIRE INS CO	MA	68,892,029	58,878,036	2,024,837,989	1,676,215,521	348,622,468	(105,118,895)	148,945,570
LIBERTY MUTUAL INS CO	MA	18,178,011	14,213,088	16,687,464,907	14,249,015,181	2,438,449,726	(882,997,033)	1,183,073,312
LITITZ MUTUAL INS CO	PA	659,446	276,437	77,423,939	20,806,310	56,617,629	(1,058,445)	3,337,007
LONDON ASSURANCE OF AMERICA INC	NY	0	0	435,526,819	255,890,487	179,636,332	4,131,696	23,486,524
LUMBER MUTUAL INS CO	MA	380,463	61,259	166,465,905	110,901,706	55,564,199	(4,076,438)	9,793,206
LUMBERMENS MUTUAL CAS CO	IL	36,321,165	20,134,530	6,812,134,871	5,110,410,621	1,701,724,250	(65,066,183)	395,808,539

PROPERTY AND CASUALTY COMPANIES
MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1992

TABLE NO. 4

COMPANY NAME		DIRECT WRITTEN PREMIUM	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDERWRITING	GAIN FROM INVESTMENTS
FOREIGN MUTUAL								
MENNONITE MUTUAL INS ASN	PA	38,856	7,514	2,790,217	359,614	2,430,603	(16,973)	91,049
MERCHANTS & BUSINESS MENS M I C	PA	303,453	300,580	23,546,762	15,691,659	7,855,103	(1,216,457)	1,236,636
MERCHANTS MUTUAL INS CO	NY	10,747	363,206	134,498,150	116,116,076	18,382,074	(10,659,387)	6,708,879
MERRIMACK MUTUAL FIRE INS CO	MA	1,407,088	342,317	329,369,020	146,404,355	182,964,665	(22,414,454)	16,528,560
MICHIGAN MUTUAL INS CO	MI	863,590	1,485,823	863,634,926	615,642,295	247,992,631	(54,454,168)	52,967,687
MIDWEST MUTUAL INS CO	IA	96,612	12,517	74,320,348	43,922,843	30,397,505	1,409,956	5,117,332
MILLERS MUTUAL INS CO	PA	1,007,827	378,434	38,126,342	11,004,301	27,122,041	(1,143,070)	2,727,910
MINNESOTA MUTUAL FIRE & CAS CO	MN	878,317	831,316	71,924,289	53,563,597	18,360,692	(13,440,079)	4,556,405
MUNICH REINSURANCE CO US BR	NY	0	0	1,273,104,411	860,327,055	412,777,356	(73,937,782)	91,964,741
MUTUAL ASSURANCE CO	PA	(9,777)	0	133,256,060	55,066,756	78,189,304	(7,840,910)	18,185,882
MUTUAL BENEFIT INS CO	PA	8,319,403	3,864,675	59,020,423	39,092,968	19,927,455	(905,591)	4,238,356
MUTUAL PROTECTIVE INS CO	NE	24,784	7,526	107,884,147	71,302,066	36,582,081	(5,098,066)	7,022,375
MUTUAL SERVICE CAS INS CO	MN	67,502	1,722	284,065,331	191,866,823	92,198,508	(13,581,889)	20,034,673
NATIONAL CHIROPRACTIC MUTUAL INS CO	IA	430,628	215,661	194,055,806	152,240,631	41,815,175	3,202,654	13,334,716
NATIONAL GRANGE MUTUAL INS CO	NH	5,885,864	3,103,911	401,481,934	294,811,985	106,669,949	(10,819,020)	21,299,782
NATIONWIDE MUTUAL FIRE INS CO	OH	57,640,655	28,941,098	1,807,882,255	1,281,730,985	526,151,270	(77,763,217)	101,160,536
NATIONWIDE MUTUAL INS CO	OH	198,876,047	100,981,089	10,789,904,245	7,700,637,428	3,089,266,817	(463,219,778)	526,251,836
NICHIDO F & M INS CO LTD	NY	0	1,883	54,957,886	33,354,741	21,603,145	(689,309)	3,939,341
NIPPON FIRE & MAR INS CO LTD US BR	NY	743	0	121,502,024	78,485,540	43,016,484	(9,442,410)	6,578,414
OLD GUARD MUTUAL FIRE INS CO	PA	202,058	102,734	25,219,594	17,996,562	7,223,032	(1,144,844)	1,631,302
OLD GUARD MUTUAL INS CO	PA	3,085,682	1,745,425	60,781,640	44,435,843	16,345,797	(1,535,783)	3,701,338
PARADISE MUTUAL INS CO	PA	23,646	14,690	4,690,836	2,103,778	2,587,058	(166,546)	334,115
PAWTUCKET MUTUAL INS CO	RI	220,655	176,507	127,032,289	76,415,203	50,617,086	(3,448,115)	7,616,260
PENN MUTUAL INS CO	PA	2,083,162	1,195,150	24,833,596	18,954,292	5,879,304	(1,769,065)	1,283,480
PENNSYLVANIA LUMBERMENS MUTUAL INS	PA	1,437,397	752,120	116,840,040	69,296,217	47,543,823	(10,231,086)	6,426,562
PENNSYLVANIA MILLERS MUTUAL INS CO	PA	492,675	60,859	83,035,102	41,580,893	41,454,209	(2,836,664)	6,806,759
PENNSYLVANIA NTL MUTUAL CAS INS CO	PA	26,398,144	14,662,742	769,718,941	600,932,441	168,786,500	(14,480,501)	45,454,267
PIE MUTUAL INS CO	OH	10,501,715	5,873,542	315,563,156	266,873,404	48,689,752	(20,085,051)	18,351,006
PREFERRED RISK MUTUAL INS CO	IA	1,466,766	1,017,879	367,576,821	243,498,106	124,078,715	(16,981,837)	24,261,069
PROTECTION MUTUAL INS CO	IL	2,772,642	2,625,812	588,424,637	284,799,709	303,624,928	(58,270,795)	49,747,425
PUBLIC SERVICE MUTUAL INS CO	NY	(56,607)	146,156	423,603,029	347,119,441	76,483,588	(21,979,038)	25,745,654
SEA INS COMPANY OF AMERICA	NY	9,397	(3,595)	280,035,306	179,481,321	100,553,985	2,306,815	15,810,426
SENTRY INS A MUTUAL CO	WI	2,542,643	722,171	2,387,738,204	1,556,519,999	831,218,205	(48,901,524)	137,736,809
SHELTER MUTUAL INS CO	MO	0	0	758,866,369	385,570,768	373,295,601	(18,133,137)	42,477,556
STATE AUTOMOBILE MUTUAL INS CO	OH	21,834,732	13,853,242	806,334,086	501,055,772	305,278,314	(13,342,469)	56,855,035
SUMITOMO MAR & FIRE INS CO LTD US BR	NY	57,378	33,539	152,501,952	83,455,847	69,046,105	(7,134,055)	9,735,641
SUN INS OFFICE OF AMERICA INC	NY	1,783	635,982	455,389,175	306,928,190	148,460,985	5,258,098	26,947,786
TOKIO MARINE & FIRE INS CO LTD US BR	NY	1,680,313	895,101	648,554,371	513,604,590	134,949,781	(16,133,581)	40,044,891
TRI COUNTY MENNONITE MUTUAL INS CO	PA	86,915	70,650	2,151,546	184,390	1,967,156	(41,351)	116,391
UTICA MUTUAL INS CO	NY	5,381,582	2,319,548	1,269,041,212	1,036,441,801	232,599,411	(44,067,607)	97,325,507
VERMONT MUTUAL INS CO	VT	0	0	107,156,932	54,767,218	52,389,714	(13,951)	6,396,852
VIRGINIA MUTUAL INS CO	VA	0	0	44,053,443	30,172,700	13,880,743	(1,194,676)	2,831,318
WHITE HALL MUTUAL INS CO	PA	278,303	127,210	9,396,581	5,977,607	3,418,974	(196,721)	440,747
WINDSOR MOUNT JOY MUTUAL INS CO	PA	1,689,306	448,611	13,640,783	6,717,638	6,923,145	330,649	613,389
ZURICH INS CO US BR	NY	8,048,275	4,769,595	2,716,573,823	2,104,255,514	612,318,309	(139,737,659)	186,151,719
TOTALS		594,323,126	341,393,103	72,084,102,742	53,620,872,656	18,463,230,086	(3,025,967,071)	4,603,264,845

PROPERTY AND CASUALTY COMPANIES
MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1982

TABLE NO. 5

COMPANY NAME	DO	DIRECT WRITTEN PREMIUM	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDERWRITING	GAIN FROM INVESTMENTS
ALEIN								
TOTALS		0	0	0	0	0	0	0

PROPERTY AND CASUALTY COMPANIES

MARYLAND INCOME DISBURSEMENTS & FINANCIAL CONDITION FOR YEAR ENDING DECEMBER 31, 1992 TABLE NO. 6

COMPANY NAME		DIRECT WRITTEN PREMIUM	DIRECT LOSSES INCURRED	ADMITTED ASSETS	TOTAL LIAB.	CAPITAL AND SURPLUS	GAIN FROM UNDERWRITING	GAIN FROM INVESTMENTS
FOREIGN INTER – INSURERS & RECIPROCAL EXCHANGES								
ARMED FORCES INS EXCHANGE	KS	1,441,513	543,396	128,613,004	53,423,242	75,189,762	(25,847,102)	11,977,300
CASUALTY RECIP EXCHANGE	MO	948,910	442,953	115,535,945	98,204,090	17,331,855	(5,953,893)	5,993,412
DOCTORS CO AN INTERINSURANCE EXCH	CA	1,401,243	807,700	720,413,815	538,199,711	182,214,104	(23,576,963)	65,143,037
ERIE INS EXCHANGE	PA	148,941,020	87,185,567	2,993,390,763	1,819,563,160	1,173,827,603	(89,163,434)	176,412,351
FARMERS INS EXCHANGE	CA	0	0	8,175,200,458	6,446,660,261	1,728,540,197	(604,514,057)	734,892,781
LUMBERMENS UNDERWRITING ALLIANCE	MO	525,659	1,471,387	231,899,264	177,102,419	54,796,845	(6,141,693)	11,636,478
NATIONAL FIRE & INDEMNITY EXCHANGE	MO	105,494	19,566	6,762,650	3,339,409	3,423,241	420,186	351,857
NATIONAL INS UNDERWRITERS	MO	120,923	19,314	6,302,818	3,521,221	2,781,597	(118,365)	127,022
RECIPROCAL EXCHANGE	MO	0	0	43,920,773	36,120,701	7,800,072	(2,706,313)	2,426,390
SOUTHERN STATES INS EXCHANGE	VA	1,450,972	603,663	28,735,280	12,716,057	16,019,223	970,719	2,350,433
TRUCK INS EXCHANGE	CA	574	(8,882)	1,314,047,244	1,084,644,488	229,402,756	(100,298,084)	99,207,421
UNITED SERVICES AUTOMOBILE ASN	TX	99,954,139	54,272,153	6,873,323,282	3,809,344,014	3,063,979,268	(453,812,099)	303,091,581
VIRGINIA INS RECIPROCAL	VA	389,146	20,758	182,894,736	125,209,432	57,685,304	(7,114,676)	15,549,970
WAUSAU BUSINESS INS CO	WI	0	(2,459)	31,770,410	20,858,392	10,912,018	(1,294,064)	1,816,253
TOTALS		255,279,593	145,375,116	20,852,810,442	14,228,906,597	6,623,903,845	(1,319,149,838)	1,430,976,286

DOMESTIC & FOREIGN TITLE INSURANCE COMPANIES – 12/31/92 IN THE STATE OF MARYLAND TABLE NO. 7

COMPANY NAME	DOM	ADMITTED ASSETS	LIAB. EXCEPT CAPITAL	POLICY POLICYHOLDERS SURPLUS	DIRECT WRITTEN PREMIUM	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
DOMESTIC							
CHICAGO TITLE INS CO OF MARYLAND	MD	22,449,739	16,259,131	6,190,608	8,668,549	497,967	208,563
DISTRICT REALTY TITLE INS CORP	MD	6,295,403	2,521,169	3,774,234	0	0	(20,525)
SECURITY TITLE GTE CORP OF BALTIMORE	MD	7,389,341	5,800,989	1,588,352	3,252,523	24,057	(2,000)
TOTALS		36,134,483	24,581,289	11,553,194	11,921,072	11,553,194	186,038

DOMESTIC & FOREIGN TITLE INSURANCE COMPANIES – 12/31/92 IN THE STATE OF MARYLAND TABLE NO. 7

					MARYLAND BUSINESS 1992		
COMPANY NAME	DOM	ADMITTED ASSETS	LIAB. EXCEPT CAPITAL	POLICY POLICYHOLDERS SURPLUS	DIRECT WRITTEN PREMIUM	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
FOREIGN							
AMERICAN TITLE INS CO	FL	56,213,056	48,469,060	7,743,996	114,259	53,014	57,220
CHICAGO TITLE INS CO	MO	466,813,221	349,908,791	116,904,430	8,912,683	340,371	286,062
COMMONWEALTH LAND TITLE INS CO	PA	305,868,410	203,988,927	101,879,483	13,517,047	728,129	(32,340)
CONESTOGA TITLE INS CO	PA	2,680,627	1,132,337	1,548,290	240,386	0	0
CONTINENTAL TITLE INS CO	NJ	6,566,034	4,964,465	1,601,569	12,662	0	0
FIDELITY NATL TITLE INS CO OF PA	PA	36,607,532	25,565,247	11,042,285	324,204	264,094	62,800
FIDELITY NATL TITLE INS CO OF TX	TX	9,586,972	6,021,376	3,565,596	0	0	0
FIRST AMERICAN TITLE INS CO	CA	361,906,468	178,183,723	183,722,745	8,793,000	(508,026)	1,631,014
INDUSTRIAL VALLEY TITLE INS CO	PA	19,296,546	13,194,353	6,102,193	3,669,886	427,911	330,516
INVESTORS TITLE INS CO	NC	15,871,766	9,598,339	6,273,427	0	0	0
JEFFERSON PILOT TITLE INS CO	NC	28,730,419	1,808,868	26,921,551	0	73,500	0
LAWYERS TITLE INS CORP	VA	267,965,927	198,493,160	69,472,767	4,693,467	579,486	164,127
NEW YORK TRW TITLE INS INC	NY	11,534,097	9,320,160	2,213,937	(542)	0	0
OLD REPUBLIC NATIONAL TITLE INS CO	MN	185,542,463	107,027,761	78,514,702	1,480,605	665,147	605,546
SOUTHERN TITLE INS CORP	VA	7,307,579	3,715,288	3,592,291	100,939	24,472	71,872
STEWART TITLE GUARANTY CO	TX	192,692,283	105,350,236	87,342,048	4,104,764	(341,112)	402,235
T A TITLE INS CO	PA	4,898,698	2,801,345	2,097,353	379,560	47,467	16,707
TICOR TITLE INS CO	CA	212,937,190	150,504,555	62,432,635	5,713,465	337,000	506,696
TICOR TITLE INS CO OF CALIFORNIA	CA	151,874,819	93,458,034	58,416,785	0	0	0
TRANSAMERICA TITLE INS CO	CA	109,886,601	59,736,665	50,149,936	29,526	27,781	7,000
TRW TITLE INS CO OF NEW YORK INC	NY	33,047,890	22,005,116	11,042,774	5,447,300	147,084	230,936
UNITED GENERAL TITLE INS CO	LA	7,590,098	2,388,686	5,201,412	193,312	13,716	9,652
FOREIGN TOTALS		2,495,418,696	1,597,636,492	897,782,205	57,726,523	2,880,034	4,350,043

Table No. 8

HEALTH MAINTENANCE ORGANIZATIONS, ENDING DECEMBER 31, 1992

COMPANY NAME	ADMITTED ASSETS	LIABILITIES	NET WORTH	TOTAL REVENUE	TOTAL EXPENSES
Aetna Health Plans of the Mid-Atlantic, Inc.	16,213,803	9,886,450	6,327,353	55,735,557	57,749,906
CapitalCare, Inc.	19,165,548	7,176,196	11,989,352	36,507,164	30,175,546
Chesapeake Health Plan, Inc.	7,321,148	5,636,639	1,684,509	31,992,181	30,271,388
Cigna Health Plan Mid-Atlantic, Inc.	25,585,390	16,135,425	9,449,965	102,210,816	99,267,683
Columbia Medical Plan	18,091,976	12,048,940	6,043,036	114,177,317	110,085,317
Delmarva Health Plan, Inc.	5,899,200	3,821,759	2,077,441	29,344,669	28,396,842
Freestate Health Plan, Inc.	31,116,314	19,976,460	11,139,854	136,753,743	132,107,372
George Washington University Health Plan, Inc.	24,684,231	12,739,789	11,944,443	90,884,896	86,744,600
Group Health Association, Inc.	85,066,558	64,916,450	20,150,108	251,456,238	248,263,227
Health Maintenance Organization of New Jersey	235,169,700	123,297,208	111,872,492	659,921,969	584,606,020
Healthcare Corporation of the Mid-Atlantic	21,018,466	15,435,990	5,582,476	117,467,413	114,355,177
Healthcare Corporation of the Potomac	4,678,776	3,108,723	1,570,055	16,363,819	16,061,944
Healthplus, Inc.	69,923,804	54,063,568	15,860,236	234,477,403	213,208,958
Kaiser Fndation Hlth Pln of the Mid-Atl. States, Inc.	237,776,501	118,891,129	118,885,372	435,192,295	390,762,393
MD-Individual Practice Association, Inc. (MD-IPA)	59,108,218	37,912,706	21,195,511	428,772,015	421,456,551
Optimum Choice, Inc.	25,338,527	16,789,872	8,549,453	130,431,589	123,530,824
PHM-HMO, Inc.	17,514,000	16,764,000	750,000	48,901,664	49,480,158
Physicians Health Plan, Inc.	3,401,609	2,321,347	1,080,262	15,358,380	174,494,723
Principal Health Care of Delaware, Inc.	18,264,183	10,817,595	7,446,588	55,824,070	51,611,372
Principal Health Care of the Mid Atlantic, Inc.	4,187,232	1,704,992	2,482,240	9,162,509	10,072,212
Prudential Health Care Plan, Inc.	396,502,613	267,160,913	129,341,700	1,274,745,453	1,193,960,277
Total Health Care, Inc.	15,653,793	10,014,949	5,638,844	45,738,362	44,601,265
U.S. Healthcare, Inc.	7,574,747	6,062,319	1,512,428	24,106,163	24,012,156
TOTAL:	1,349,256,337	836,683,419	512,573,718	4,345,525,685	4,235,275,911

Table No. 9

NON-PROFIT COMPANIES AS OF DECEMBER 31, 1992

COMPANY CODE	COMPANY NAME	ADMITTED ASSETS	LIABILITIES	NET WORTH	NET WRITTEN PREMIUM	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
	Maryland Domiciled Companies						
47210	American Psychmanagement of Maryland, Inc.	3,066,031	1,840,612	1,225,419	7,215,016	5,038,826	5,409,951
47058	Blue Cross & Blue Shield of Maryland, Inc.	520,310,375	495,371,639	24,938,736	1,459,970,138	1,277,544,850	1,272,216,544
47066	Consumer Dental Care Company	320,858	180,925	171,109	4,800,186	0	0
47074	Denta-Chek of Maryland, Inc.	252,335	166,517	85,818	790,400	415	515
47040	Dental Benefit Providers of Maryland, Inc.	123,964	14,813	109,151	201,067	3,459	3,851
53600	Denticare of Maryland, Inc.	374,127	246,388	127,739	2,585,777	1,535,585	1,535,585
53031	Mid Atlantic Vision Service Plan, Inc.	4,142,120	3,331,324	810,796	3,588,621	3,728,979	3,624,428
54739	Randmark-Inc.	502,091	173,132	328,959	3,089,000	1,933,008	1,923,008
	TOTAL	529,091,901	501,325,350	27,797,727	1,482,240,205	1,289,785,122	1,284,713,882
	Foreign Companies:						
53007	Group Hospitalization & Medical Serv., Inc.	409,995,452	361,992,806	48,002,646	290,582,929	203,446,817	205,522,555
54798	Pennsylvania Dental Service Corporation	18,945,037	9,307,478	9,637,559	68,567,629	57,704,327	59,060,171
	TOTAL	428,940,489	371,300,284	57,640,205	359,150,558	261,151,144	264,582,726
	GRAND TOTAL	958,032,390	872,625,634	85,437,932	1,841,390,763	1,550,936,266	1,549,296,608

1992 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND

TABLE NO. 10

DOMESTIC

COMPANY NAME	CODE	DOM	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM & ANNUITY CONSIDERATIONS				
						ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
AMERICAN GUARDIAN LIFE ASR CO	60232	MD	55,728,801	42,399,221	10,329,555	288,612	0	0	0	288,612
AMERICAN HEALTH & LIFE INS CO	60518	MD	604,057,059	492,264,565	104,164,679	129,165	1,150,203	0	0	1,279,368
AUSA LIFE INSURANCE COMPANY	70688	MD	17,029,300	5,943,579	7,435,721	1,228	0	0	0	1,228
BALTIMORE LIFE INS CO	61212	MD	305,304,805	267,584,853	36,613,069	3,320,825	0	30,126	15,536	3,366,487
BANNER LIFE INS CO	94250	MD	656,055,274	551,340,875	(76,216,391)	3,962,156	0	0	0	3,962,156
CHESAPEAKE LIFE INS CO	61832	MD	48,185,804	41,669,032	3,931,731	1,256,033	0	0	270,447	1,526,480
CITADEL LIFE INS CO	61611	MD	3,666,244	38,474	731,096	0	0	0	0	0
CRITERION LIFE INSURANCE COMPANY	71255	MD	79,075,940	73,594,486	(2,168,546)	11,281,847	0	0	0	11,281,847
EUROPEAN LIFE INS CO	77330	MD	9,128,417	430,813	2,587,260	0	0	0	0	0
FIDELITY & GUARANTY LIFE INS CO	63274	MD	4,393,416,734	4,063,239,150	(112,597,416)	41,705,019	0	17,258,083	0	58,963,102
FIRST AUSA LIFE INSURANCE COMPANY	74870	MD	2,334,752,017	1,592,347,249	(646,737,778)	0	0	0	0	0
FIRST BRITISH AMERICAN LIFE INS CO	77348	MD	2,273,602	245,000	869,967	0	0	0	0	0
HOME MUTUAL LIFE INS CO	64459	MD	66,958,220	55,297,180	10,696,398	4,845,833	0	0	491,959	5,337,792
LIFE OF MARYLAND INC	93254	MD	180,487,072	165,378,507	(21,541,435)	4,138,526	0	0	0	4,138,526
MAMSI LIFE AND HEALTH INS CO	60321	MD	4,572,785	22,785	0	128,607	(4,085)	0	0	124,522
MARYLAND SOUTHERN LIFE INS CO	81752	MD	540,585	19,174	118,911	0	0	0	0	0
MONUMENTAL LIFE INS CO	66281	MD	2,850,777,148	2,668,139,962	5,142,652	20,793,489	4,105,766	2,494,421	528,159	27,921,836
REGAL LIFE INS CO	87009	MD	2,812,447	1,699,132	263,785	45,850	0	0	0	45,850
SUN LIFE INS CO OF AMERICA	69256	MD	5,656,944,895	5,228,043,490	150,219,552	3,311,449	0	(73,095)	0	3,238,354
TRANS-GENERAL LIFE INS CO	69515	MD	28,597,717	5,608,720	2,854,321	0	0	19,961	0	19,961
UNION LABOR LIFE INS CO	69744	MD	957,144,795	839,794,211	39,021,884	97,081	0	1,381,936	0	1,479,017
UNION STANDARD OF AMERICA LIFE I C	81124	MD	5,827,397	193,534	633,863	21,946	0	0	0	21,946
TOTALS			18,261,284,858	18,113,514,012	(463,845,124)	95,315,666	5,251,884	21,111,452	1,306,101	122,985,103

DIRECT CLAIMS AND BENEFITS PAID					A &H		IN FORCE, DECEMBER 31, 1992				
ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL	PREMIUM	LOSSES	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
662,263	0	0	0	662,263	0	0	60,849	0	0	0	60,849
215,264	2,110,960	0	0	2,326,224	1,420,662	1,032,661	4,434,250	225,937,284	0	0	230,371,534
0	0	0	0	0	0	0	30,000	0	0	0	30,000
1,803,365	0	53,625	353,470	2,210,460	19,866	7,372	389,177,160	0	12,908,820	10,286,049	412,372,029
3,517,186	0	182,292	0	3,699,478	10,947	4,412	372,008,842	0	0	0	372,008,842
1,199,350	0	0	81,901	1,281,251	51	0	57,111,826	0	2,889,362	5,293,715	65,294,903
0	0	0	0	0	0	0	0	0	0	0	0
7,994,034	0	0	0	7,994,034	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
12,403,486	0	31,780,842	0	44,184,328	231,137	81,096	369,402,253	0	4,548	0	369,406,801
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
2,192,773	0	18,500	430,155	2,641,428	0	0	235,173,265	0	3,705,989	18,198,172	257,077,426
2,000,124	0	0	0	2,000,124	0	0	478,956,563	0	0	0	478,956,563
153,418	4,753	0	0	158,171	(1,825)	3,908	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
15,900,122	2,751,260	4,792,764	2,656,567	26,100,713	7,970,216	3,284,165	2,141,809,801	247,774,614	372,853,526	94,869,187	2,857,307,128
0	0	0	0	0	1,975	0	1,188,786	0	0	575,657	1,764,443
6,725,167	0	12,720,571	0	19,445,738	33,352	0	163,140,165	0	0	0	163,140,165
0	0	10,178	0	10,178	79,253	15,222	0	0	3,403,322	0	3,403,322
200,759	0	2,461,681	0	2,662,440	7,139,441	5,508,649	6,678,242	0	125,744,054	0	132,422,296
0	0	0	0	0	180	0	2,562	0	0	0	2,562
54,967,311	4,866,973	52,020,453	3,522,093	115,396,830	16,905,256	9,915,462	4,219,172,574	473,711,898	521,509,621	129,222,780	5,343,616,873

1992 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND

FOREIGN

TABLE NO. 11

COMPANY NAME	CODE	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSIDERATIONS				
					ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
(THE) MINISTERS LIFE INSURANCE CO	93742	7,413,348	569,456	2,423,484	11,660	0	0	0	11,660
AAA LIFE INS CO	71854	22,519,523	15,489,595	3,279,928	370,937	0	20,301	0	391,238
ACACIA MUTUAL LIFE INS CO	60038	838,983,154	754,368,829	84,614,325	4,767,232	0	25,256	0	4,792,488
ACACIA NATIONAL LIFE INS CO	85685	407,602,708	388,654,796	12,385,549	2,907,688	0	231,659	0	3,139,347
ACADEMY LIFE INS CO	60046	314,928,544	284,142,972	(8,454,950)	2,794,053	0	305,441	0	3,099,494
ACCELERATION LIFE INS CO	71099	90,673,742	80,287,985	(2,349,044)	0	41	0	0	41
ADMIRAL LIFE INS CO OF AMERICA	71390	32,123,915	23,031,592	6,579,823	0	0	0	0	0
AETNA INS CO OF AMERICA	76953	11,360,121	218,460	1,041,661	0	0	0	0	0
AETNA LIFE INS & ANNUITY CO	86509	9,456,880,606	9,092,751,144	(57,804,118)	4,678,598	0	2,670,067	0	7,348,665
AETNA LIFE INS CO OF ILLINOIS	78700	826,644,452	726,322,344	95,312,108	0	0	0	0	0
AETNA LIFE INS COMPANY	60054	35,308,734,044	33,219,421,788	1,079,394,450	1,747,867	(141,114)	22,741,355	0	24,348,108
AIG LIFE INS CO	66842	1,389,537,785	1,323,488,860	(35,399,673)	230,153	2,386	309,764	0	542,303
ALEXANDER HAMILTON LIFE INS CO OF AM	88356	5,485,741,173	5,280,144,875	186,397,129	44,898,054	1,865,713	98,663	0	46,862,430
ALL AMERICAN ASR CO	68292	58,481,281	39,894,786	17,985,809	45,742	0	0	0	45,742
ALL AMERICAN LIFE INS CO	60097	1,796,547,418	1,618,059,907	16,280,590	1,835,774	0	1,581,362	0	3,417,136
ALLIANZ LIFE INS CO OF NORTH AMERICA	90611	1,514,760,160	1,394,920,785	76,340,946	26,897,816	0	1,856,528	0	28,754,344
ALLSTATE LIFE INS CO	60186	19,984,486,296	18,962,392,465	666,589,842	51,295,334	561,759	10,188,052	0	62,045,145
ALPINE LIFE INS CO	60348	15,167,747	3,984,414	183,333	0	0	0	0	0
AMERICAN BANKERS LIFE ASR CO OF FL	60275	531,988,760	439,448,641	51,557,322	451,242	2,134,417	2,421,835	0	5,007,494
AMERICAN CAPITAL LIFE INS CO	60283	6,122,605	4,751,438	41,736	90,959	0	1,603,219	0	1,694,178
AMERICAN CAPITOL INS CO	60291	30,571,112	24,678,156	4,394,954	16,840	0	0	0	16,840
AMERICAN CENTURION LIFE & ACC ASR CO	85863	668,267,707	567,036,224	(9,618,517)	0	0	30,554	0	30,554
AMERICAN CHAMBERS LIFE INS CO	75914	60,389,330	42,191,380	8,365,040	0	0	63,631	0	63,631
AMERICAN COMBINED LIFE INS CO	81506	41,866,491	16,496,490	22,020,001	0	0	0	0	0
AMERICAN CONTINENTAL LIFE INS CO	74268	23,505,845	9,947,816	2,508,030	0	0	0	0	0

DIRECT CLAIMS AND BENEFITS PAID					A&H		IN FORCE, DECEMBER 31, 1992				
ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL	PREMIUM	LOSSES	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
0	0	0	0	0	970	0	4,104,000	0	0	0	4,104,000
29,846	0	0	0	29,846	566,931	160,539	6,022,500	0	7,608,943	0	13,631,443
2,823,946	0	147,351	0	2,971,297	19,720	10,015	459,802,094	0	77,203,646	0	537,005,740
2,583,190	0	319,516	0	2,902,706	0	0	111,369,635	0	0	0	111,369,635
825,786	0	220,113	0	1,045,899	245,551	168,220	342,200	0	17,569	0	359,769
0	8,549	0	0	8,549	(47)	8,777	0	231	0	0	231
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
6,089,823	0	9,275,170	0	15,364,993	6,443	6,072	374,230,376	0	17,460,628	0	391,691,004
0	0	0	0	0	0	203	0	0	40,711	0	40,711
2,021,780	1,040	107,879,468	0	109,902,288	22,060,372	13,797,436	161,863,207	30,010,455	4,204,043,953	0	4,395,917,615
729,457	8,532	413,588	0	1,151,577	287,966	647,810	44,099,802	1,491,862	56,273,562	0	101,865,226
5,725,299	1,322,048	(12,473)	0	7,034,874	1,481,115	960,790	366,457,005	133,336,716	24,188,047	0	523,983,768
49,045	0	0	0	49,045	0	0	3,396,789	0	0	0	3,396,789
885,307	0	509,618	0	1,394,925	109,236	119,432	193,306	0	370,976	0	564,282
2,224,547	0	875,227	0	3,099,774	13,426,227	16,394,151	374,688,825	0	17,897,985	0	392,586,810
3,821,632	228,118	2,271,958	0	6,321,708	2,506,246	1,082,515	2,061,482,480	25,868,730	162,874,572	0	2,250,225,782
800,026	0	0	0	800,026	0	0	0	0	0	0	0
98,601	1,362,618	1,593,643	0	3,054,862	3,443,202	1,256,636	26,929,245	220,672,707	694,696,192	0	942,298,144
90,600	0	238,000	0	328,600	392,789	246,512	6,196	0	261,131	0	267,327
38,156	0	0	0	38,156	0	0	701,999	0	0	0	701,999
0	0	100,762	0	100,762	173,600	354,436	0	0	28,733,544	0	28,733,544
0	0	20,776	0	20,776	1,584,219	770,480	0	0	8,956,000	0	8,956,000
0	0	0	0	0	73,757	26,120	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0

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COMPANY NAME	CODE	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSIDERATIONS					DIRECT CLAIMS AND BENEFITS PAID					A&H		IN FORCE, DECEMBER 31, 1992				
					ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL	PREMIUM	LOSSES	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
AMERICAN CREDITORS LIFE INS CO	94439	8,594,155	3,858,805	1,552,376	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AMERICAN ENTERPRISE LIFE INS CO	94234	1,299,284,598	1,243,496,153	(4,083,337)	50,000	0	0	0	50,000	0	0	0	0	0	0	0	0	0	0	0	0
AMERICAN FAMILY LIFE ASR CO OF C (	60380	10,014,004,713	9,149,488,745	788,870,922	7,484	0	41,741	0	49,225	2,944	0	9,227	0	12,171	3,869,773	1,599,266	605,625	0	7,956,421	0	8,562,046
AMERICAN FIDELITY ASR CO	60410	798,240,354	692,526,578	101,482,415	35,081	0	3,935	0	39,016	4,861	0	0	0	4,861	599,899	433,911	4,047,458	0	11,189,367	0	15,236,825
AMERICAN FIDELITY LIFE INS CO	60429	308,456,898	268,713,761	34,294,473	815,223	0	0	0	815,223	145,599	0	0	0	145,599	0	0	39,207,000	0	0	0	39,207,000
AMERICAN FINANCIAL SECURITY LIFE	69337	17,669,339	14,848,672	(1,207,501)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AMERICAN FOUNDERS LIFE INS CO	60445	267,891,215	268,055,727	(28,472,909)	8,523	0	0	0	8,523	22,849	0	0	0	22,849	0	0	1,173,859	0	0	0	1,173,859
AMERICAN FRANKLIN LIFE INS CO	94226	27,656,545	15,153,293	(888,535)	163,989	0	0	0	163,989	1,095	0	0	0	1,095	15,284	0	11,032,170	0	0	0	11,032,170
AMERICAN FUNERAL ASSUR CO	99341	147,180,243	136,007,198	4,765,836	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AMERICAN GENERAL LIFE & ACC INS (	66672	3,669,615,351	3,431,268,788	124,969,864	4,073,154	0	0	105,896	4,179,050	2,059,387	0	457,424	269,666	2,786,477	145,834	44,766	257,518,149	0	107,025	9,670,835	267,296,009
AMERICAN GENERAL LIFE INS CO OF I	67571	611,459,367	550,893,958	20,641,837	141,043	0	0	0	141,043	668,938	0	0	0	668,938	2,931	1,809	14,458,013	0	0	0	14,458,013
AMERICAN HERITAGE LIFE INS CO	60534	861,238,449	763,728,645	64,512,702	1,160,039	194,318	(33,680)	0	1,320,677	694,299	165,833	175	0	860,307	1,128,819	708,764	142,500,254	19,348,454	90,771,008	0	252,619,716
AMERICAN INCOME LIFE INS CO	60577	462,437,529	408,888,514	41,868,906	1,708,536	0	3,331	0	1,711,867	869,061	0	39,900	0	908,961	365,049	132,201	124,818,434	0	701,000	0	125,519,434
AMERICAN INDEPENDENT LIFE INS CC	74993	5,121,110	3,870,390	(1,221,253)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AMERICAN INVESTORS LIFE INS CO	60831	1,830,795,867	1,756,334,917	14,536,239	132,488	0	0	0	132,488	1,238,816	0	0	0	1,238,816	0	0	4,857,902	0	0	0	4,857,902
AMERICAN LIFE & ACC INS CO OF KY	60866	183,353,762	77,808,204	114,230,955	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AMERICAN LIFE & CASUALTY INS CO	60882	3,097,559,559	2,919,136,831	80,170,517	822,273	0	250,551	0	1,072,824	76,821	0	0	0	76,821	0	0	27,677,186	0	0	0	27,677,186
AMERICAN LIFE INS CO OF NEW YORK	60704	1,105,307,619	1,048,095,917	7,164,037	62,693	0	291,131	0	353,824	16,893	0	154,874	0	171,767	165,814	58,206	4,594,317	0	76,865,312	0	81,459,629
AMERICAN MAYFLOWER LIFE INS CO (	60712	664,703,902	656,276,973	(4,495,025)	142,300	0	0	0	142,300	13,334	0	0	0	13,334	0	0	9,235,420	0	0	0	9,235,420
AMERICAN MERCHANTS LIFE INS CO	90948	31,612,655	24,088,803	(3,476,148)	1,137	0	0	0	1,137	20,052	0	0	0	20,052	0	0	50,277	0	0	0	50,277
AMERICAN NATIONAL INS CO	60739	4,059,622,004	2,991,576,398	1,147,409,561	2,584,938	533	1,283	976	2,587,730	2,446,319	0	43,837	13,179	2,503,335	120,374	469,865	262,921,514	140,779	818,000	2,312	263,882,605
AMERICAN NATIONAL LIFE INS CO OF	71773	76,406,726	54,423,711	(3,167,485)	25,505	0	0	0	25,505	5,049	0	0	0	5,049	1,700,991	1,032,219	2,528,182	0	880,000	0	3,408,182
AMERICAN PIONEER LIFE INS CO	60763	49,787,497	42,622,415	(8,481,903)	316,747	0	0	0	316,747	86,696	0	0	0	86,696	227,069	170,919	25,414	0	0	0	25,414
AMERICAN PROGRESSIVE L&H I C OF I	60824	82,402,056	76,509,992	(11,865,220)	1,833	0	0	0	1,833	0	0	0	0	0	18,338	0	0	0	0	0	0
AMERICAN REPUBLIC INS CO	60836	289,299,446	232,322,990	56,070,390	83,150	0	0	0	83,150	934,569	0	0	0	934,569	3,738,984	1,827,816	21,544,859	0	0	0	21,544,859

1992 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND

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COMPANY NAME	CODE	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSIDERATIONS ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
AMERICAN SERVICE LIFE INS CO	81973	38,126,129	36,263,943	1,862,186	0	0	806	0	806
AMERICAN SKANDIA LIFE ASSURANCE CORP	86630	30,571,974	(5,896,401)	(27,905,557)	140,860	0	0	0	140,860
AMERICAN STATES LIFE INS CO	60879	351,601,245	293,658,221	52,943,025	163,687	0	1,986	0	165,673
AMERICAN TRAVELERS ASSURANCE CO	61140	5,667,472	1,991,375	676,098	0	0	0	0	0
AMERICAN TRAVELLERS LIFE INS CO	76325	127,379,676	97,493,644	(551,085)	60,167	0	0	0	60,167
AMERICAN UNITED LIFE INS CO	60895	4,884,893,594	4,677,532,115	207,361,479	222,511	0	18,234	0	240,745
AMERICAN-AMICABLE LIFE INS CO OF TX	68594	205,960,193	152,003,699	18,754,114	357,057	0	184,402	0	541,459
AMERIFIRST INSURANCE COMPANY	94587	3,810,896	1,143,530	(79,214,834)	0	0	0	0	0
AMERITAS LIFE INS CORP	61301	1,470,915,637	1,329,259,099	141,656,538	429,636	0	0	0	429,636
AMERITAS VARIABLE LIFE INS CO	97977	43,671,444	33,262,167	(11,790,743)	1,139,435	0	0	0	1,139,435
AMEX LIFE ASSURANCE CO	67962	1,413,075,624	1,114,758,701	217,861,763	344,952	0	2,629,218	0	2,974,170
AMICA LIFE INS CO	72222	239,976,503	221,501,758	(8,714,229)	618,547	0	15,745	0	634,292
ANCHOR NATIONAL LIFE INS CO	60941	1,811,051,236	1,665,904,044	(45,834,310)	14,840,904	0	1,003,677	0	15,844,581
ANTHEM LIFE INS CO	65286	487,201,946	346,854,920	48,261,884	124	0	111,890	0	112,014
ANTHEM LIFE INS CO OF IN	61069	38,892,175	21,659,820	5,922,811	9,530	0	83	0	9,613
ARCADIA NATIONAL LIFE INS CO	72613	61,470,445	45,686,512	(4,616,067)	0	141,068	0	0	141,068
ASSOCIATES FINANCIAL LIFE INS CO	71838	603,196,482	348,034,922	249,815,512	0	654,315	0	0	654,315
ASSURED SECURITY LIFE INS CO	88366	9,957,630	3,958,062	1,122,192	0	0	0	0	0
ATLANTIC AMERICAN LIFE INS CO	61107	33,567,805	27,504,715	(7,542,116)	4,260	0	0	0	4,260
AUTO CLUB LIFE INS CO	84522	46,077,043	34,958,434	5,620,609	5,071	0	0	0	5,071
BALBOA LIFE INS CO	68160	220,929,839	170,961,541	22,048,148	0	196,196	0	0	196,196
BANKERS LIFE & CAS CO	61263	1,878,853,143	1,722,974,043	7,164,371	3,459,057	0	0	0	3,459,057
BANKERS NATIONAL LIFE INS CO	71900	1,781,320,009	1,538,099,307	(161,934,037)	2,101,759	0	36,524	0	2,138,283
BANKERS SECURITY LIFE INS SOCIETY	61360	565,207,732	529,358,209	4,599,718	3,550,686	0	390,217	0	3,940,903

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL	A&H PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1992 ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
0	0	0	0	0	970	0	4,104,000	0	0	0	4,104,000
29,846	0	0	0	29,846	566,931	160,539	6,022,500	0	7,608,943	0	13,631,443
2,823,946	0	147,351	0	2,971,297	19,720	10,015	459,802,094	0	77,203,646	0	537,005,740
2,583,190	0	319,516	0	2,902,706	0	0	111,369,635	0	0	0	111,369,635
825,786	0	220,113	0	1,045,899	245,551	166,220	342,200	0	17,569	0	359,769
0	8,549	0	0	8,549	(47)	8,777	0	231	0	0	231
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
6,089,823	0	9,275,170	0	15,364,993	6,443	6,072	374,230,376	0	17,460,628	0	391,691,004
0	0	0	0	0	0	203	0	0	40,711	0	40,711
2,021,780	1,040	107,879,468	0	109,902,288	22,060,372	13,797,436	161,863,207	30,010,455	4,204,043,953	0	4,395,917,615
729,457	8,532	413,588	0	1,151,577	287,966	647,810	44,099,802	1,491,862	56,273,562	0	101,865,226
5,725,299	1,322,048	(12,473)	0	7,034,874	1,461,115	960,790	366,457,005	133,338,716	24,168,047	0	523,963,768
49,045	0	0	0	49,045	0	0	3,396,789	0	0	0	3,396,789
885,307	0	509,618	0	1,394,925	109,236	119,432	193,306	0	370,976	0	564,282
2,224,547	0	875,227	0	3,099,774	13,426,227	16,394,151	374,668,825	0	17,897,985	0	392,566,810
3,821,632	228,116	2,271,958	0	6,321,706	2,506,246	1,062,515	2,061,462,480	25,888,730	162,874,572	0	2,250,225,782
800,026	0	0	0	800,026	0	0	0	0	0	0	0
98,601	1,362,618	1,593,643	0	3,054,862	3,443,202	1,256,636	26,929,245	220,672,707	694,696,192	0	942,298,144
90,600	0	236,000	0	326,600	392,769	246,512	6,196	0	281,131	0	287,327
36,156	0	0	0	36,156	0	0	701,999	0	0	0	701,999
0	0	100,762	0	100,762	173,600	354,436	0	0	26,733,544	0	26,733,544
0	0	20,778	0	20,778	1,584,219	770,490	0	0	8,956,000	0	8,956,000
0	0	0	0	0	73,757	26,120	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0

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COMPANY NAME	CODE	DOM	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSIDERATIONS				
						ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
BANKERS UNITED LIFE ASSURANCE CO	61387		1,946,159,966	1,857,880,277	10,331,635	1,323,725	(437)	314,060	0	1,637,348
BCS LIFE INS CO	60985		65,169,009	25,877,422	35,685,332	0	0	46,920	0	46,920
BENEFICIAL ASSURANCE CO	72036		12,310,128	4,129,171	4,011,983	0	0	0	0	0
BENEFICIAL LIFE INS CO	61395		1,303,118,063	1,212,566,772	74,929,404	98,114	0	196,153	0	294,267
BENEFICIAL STANDARD LIFE INS CO	61417		2,163,324,919	2,066,884,978	72,849,411	896,933	0	819,714	0	1,716,647
BENEFIT TRUST LIFE INS CO	61425		425,512,755	322,878,882	102,233,873	149,198	0	40,734	0	189,932
BERKSHIRE LIFE INS CO	61433		904,588,763	851,526,183	51,072,442	8,529,989	0	0	0	8,529,989
BEST LIFE ASSURANCE CO OF CA	90638		14,148,931	8,429,642	1,301,381	0	0	13,966	0	13,966
BOSTON MUTUAL LIFE INS CO	61476		336,295,021	300,077,896	30,217,125	685,902	0	1,992,973	87	2,678,962
BRADFORD NATIONAL LIFE INS CO	86371		150,281,497	142,015,255	(16,190,734)	191,439	0	303,295	0	494,734
BUSINESS MENS ASSURANCE CO OF AM	61492		1,142,995,452	981,294,422	136,080,766	281,618	0	17,020	0	298,638
CAMBRIDGE LIFE INSURANCE COMPANY	81000		3,925,809	82,779	2,143,031	0	0	0	0	0
CANADA LIFE INS CO OF AMERICA	81060		1,895,294,627	1,810,622,384	(37,327,757)	0	0	0	0	0
CAPITOL AMERICAN LIFE INS CO	78174		376,936,794	266,881,187	42,580,805	0	0	0	0	0
CAPITOL BANKERS LIFE INS CO	62421		418,296,747	392,009,506	(14,868,320)	316,698	0	1,433	0	318,131
CAPITOL LIFE INS CO	61581		1,034,609,668	993,796,355	(118,744,816)	0	0	23,426	0	23,426
CARILLON LIFE INS CO	93661		6,904,847	1,178,430	376,418	0	0	0	0	0
CELTIC LIFE INS CO	80799		119,896,816	60,799,780	35,814,302	0	0	47,977	0	47,977
CENTENNIAL LIFE INS CO	61654		84,837,596	63,963,993	3,300,858	199	0	115,921	0	116,120
CENTRAL LIFE ASSURANCE CO	61689		2,292,013,383	2,138,521,227	153,492,156	3,665,241	0	0	0	3,665,241
CENTRAL NATL LIFE INSURANCE CO (THE)	61700		924,393,916	741,667,457	93,315,062	1,662,540	570,410	17,999	0	2,250,949
CENTRAL SECURITY LIFE INS CO	61735		37,933,096	32,366,407	3,264,646	6,891	0	0	0	6,891
CENTRAL STATES H & L CO OF OMAHA	61751		187,114,427	140,371,151	46,743,276	3,064	273,107	0	0	276,171
CENTRAL UNITED LIFE INS CO	61883		53,821,537	46,401,634	4,436,073	6,443	0	0	0	6,443
CENTURION LIFE INS CO	62383		421,028,240	147,472,583	267,555,657	0	899,322	0	0	899,322

DIRECT CLAIMS AND BENEFITS PAID					A&H		IN FORCE, DECEMBER 31, 1992				
ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL	PREMIUM	LOSSES	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
2,779,702	42,180	1,006,888	0	3,828,770	339,549	(32,402)	167,330,322	0	18,514,723	0	185,845,045
0	0	0	0	0	506,175	202,772	0	0	3,300,000	0	3,300,000
0	0	0	0	0	0	0	0	0	0	0	0
166,377	0	0	0	166,377	0	0	6,891	0	124,029	0	130,920
1,271,595	0	48,199	0	1,319,794	43,320	21,854	87,879	0	58,000	0	145,879
38,870	0	0	0	38,870	2,641,835	1,046,217	10,031	0	88,559	0	98,590
4,206,042	0	0	0	4,206,042	1,494,955	270,282	766,209,153	0	0	0	766,209,153
0	0	10,000	0	10,000	341,966	210,204	0	0	3,119,000	0	3,119,000
299,237	0	1,430,863	100	1,730,200	2,153,650	1,637,461	76,342,047	0	662,897,349	3,416	739,242,812
115,629	0	432,588	0	548,217	101,339	12,947	33,055,289	0	23,099,801	0	56,155,090
112,918	0	142,500	0	255,418	1,686,290	677,229	31,925,597	0	6,466,358	0	38,391,955
0	0	0	0	0	0	0	0	0	0	0	0
30	0	0	0	30	0	0	0	0	0	0	0
0	0	0	0	0	2,400,826	469,349	0	0	0	0	0
272,549	0	22,750	0	295,299	0	0	20,876,706	0	0	0	20,876,706
300,630	0	1,461,600	0	1,762,230	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
0	0	1,504	0	1,504	3,725,386	1,916,746	0	0	6,576,959	0	6,576,959
0	0	152,131	0	152,131	1,515,752	843,960	45,000	0	24,014,500	0	24,059,500
1,526,230	0	581,922	0	2,108,152	42,577	0	385,241,092	0	29,929,758	0	415,170,850
110,584	275,131	14,000	0	399,715	554,887	302,263	10,294,727	51,799,263	21,972,904	0	84,066,894
59,094	0	0	0	59,094	1,825	6,286	390,298	0	0	0	390,298
753	171,281	0	0	172,034	41,822	(388)	505,891	21,129,127	0	0	21,635,018
0	0	0	0	0	0	0	632,500	0	0	0	632,500
0	125,699	0	0	125,699	544,695	111,669	0	33,260	0	0	33,260

1992 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND

TABLE NO. 11

FOREIGN

						DIRECT PREMIUM AND ANNUITY CONSIDERATIONS				
COMPANY NAME	CODE	DOM	ASSETS	LIABILITIES	SURPLUS	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
CENTURY LIFE OF AMERICA	65749		1,996,999,877	1,906,208,442	97,548,289	1,254,474	0	3,311	0	1,257,785
CERTIFIED LIFE INS CO	61778		124,636,863	70,228,664	52,108,199	1,624	0	0	0	1,624
CHARTER NATIONAL LIFE INS CO	61808		930,902,975	895,874,819	199,002,452	1,398,322	0	0	0	1,398,322
CHRISTIAN MUTUAL LIFE INS CO	61867		51,076,156	48,109,275	(1,811,420)	36,097	0	0	0	36,097
CHRYSLER LIFE INS CO	79677		73,793,614	49,731,846	(938,032)	0	352,767	0	0	352,767
CHUBB LIFE INS CO OF AMERICA	70254		1,595,840,502	1,274,605,525	176,839,836	5,271,448	1,317	32,730	0	5,305,495
CHUBB SOVEREIGN LIFE INS CO	80438		349,396,037	300,862,596	(15,092,892)	1,573,345	0	0	0	1,573,345
CIGNA LIFE INS CO	93629		17,664,941	9,315,112	2,849,829	0	0	0	0	0
CINCINNA[illegible] LIFE INS CO	76236		577,089,069	380,330,397	193,258,672	175,901	0	0	0	175,901
CITIZENS SECURITY LIFE INS CO	61921		36,882,777	32,372,992	(1,889,169)	188,706	0	0	0	188,706
CM ASSURANCE CO	78830		8,321,858	388,240	1,433,618	0	0	0	0	0
CM LIFE INS CO	93432		744,861,627	677,439,583	21,183,041	3,222,710	0	0	0	3,222,710
COASTAL STATES LIFE INS CO	61980		116,255,563	109,496,596	3,928,730	833,204	0	0	0	833,204
COLLEGE LIFE INS CO OF AMERICA	61999		211,502,806	164,865,745	43,040,211	266,899	0	0	0	266,899
COLOGNE LIFE REINSURANCE CO	86258		317,249,088	251,732,793	51,516,295	0	0	0	0	0
COLONIAL LIFE & ACCIDENT INS CO	62049		472,477,978	380,619,889	74,412,562	855,056	0	5,436	0	860,492
COLONIAL LIFE INS CO OF AMERICA	62057		605,530,264	519,078,555	61,390,565	57,617	0	155,362	261	213,240
COLONIAL PENN LIFE INS CO	62065		713,563,627	633,501,955	66,703,880	3,745,525	0	105,024	0	3,850,549
COLORADO BANKERS LIFE INS CO	84786		52,465,681	41,890,496	5,787,654	806,586	0	0	0	806,586
COLUMBIAN LIFE INS CO	76023		9,501,967	150,356	851,631	0	0	0	0	0
COLUMBIAN MUTUAL LIFE INS CO	62103		346,787,899	323,302,317	23,065,582	659,092	0	0	2,026	661,118
COLUMBUS LIFE INS CO	99937		1,436,326,417	1,328,476,212	98,250,205	5,919,632	0	1,102	0	5,920,734
COMBINED INS CO OF AMERICA	62146		2,317,236,199	1,554,205,849	686,042,420	846,747	0	389,987	0	1,236,734
COMMERCIAL LIFE INS CO	66508		283,288,804	225,793,021	19,395,783	463,487	0	1,815,799	0	2,279,286
COMMERCIAL TRAVELERS MUTUAL INS CO	61425		27,265,840	17,251,113	8,530,192	0	0	0	0	0

DIRECT CLAIMS AND BENEFITS PAID					A&H		IN FORCE, DECEMBER 31, 1992				
ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL	PREMIUM	LOSSES	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
499,977	0	63,966	0	563,943	11,348	3,269	86,966,239	0	389,000	0	87,355,239
5,190	0	0	0	5,190	4,353	14,113	78,965	0	0	0	78,965
567,446	0	0	0	567,446	0	0	8,593,435	0	0	0	8,593,435
7,454	0	0	0	7,454	0	0	1,798,017	0	0	0	1,798,017
0	0	0	0	0	168,281	368,116	0	74,150,031	0	0	74,150,031
3,433,059	4,421	298,059	0	3,735,539	927,726	286,915	638,119,347	560,000	2,998,681	0	641,678,028
151,301	0	0	0	151,301	0	0	197,063,449	0	0	0	197,063,449
0	0	0	0	0	0	0	0	0	0	0	0
122,823	0	0	9,494	132,317	2,039	1,832	11,954,072	0	0	10,197	11,964,269
30,403	0	0	0	30,403	3,238	2,930	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
2,000,503	0	0	0	2,000,503	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
361,834	0	0	0	361,834	0	0	20,184,515	0	0	0	20,184,515
0	0	0	0	0	0	0	0	0	0	0	0
156,339	0	0	0	156,339	6,306,809	1,950,876	122,159,724	0	1,026,500	0	123,186,224
213,760	0	61,000	3,311	278,071	3,854,917	2,839,452	4,792,350	0	27,687,000	95,492	32,574,842
2,639,481	0	29,589	0	2,669,070	178,358	92,977	47,010,259	0	1,715,179	0	48,725,438
234,151	0	0	0	234,151	128,543	36,494	36,517,597	0	0	0	36,517,597
0	0	0	0	0	0	0	0	0	0	0	0
181,499	0	0	6,310	187,809	5,289	2,032	87,900,089	0	0	108,144	88,008,233
3,809,827	0	0	0	3,809,827	77,247	131,666	515,072,111	0	0	0	515,072,111
574,499	0	102,209	0	676,708	7,366,855	2,660,033	37,538,133	0	20,013,872	0	57,552,005
285,274	0	763,123	0	1,048,397	2,598,410	1,767,358	39,470,976	0	309,521,900	0	348,992,876
0	0	0	0	0	75,009	36,416	0	0	0	0	0

1992 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND

TABLE NO. 11

FOREIGN

COMPANY NAME	CODE	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSIDERATIONS: ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
COMMERCIAL UNION LIFE INS CO OF AM	62898	983,581,896	883,819,664	752,432	797,580	0	111,600	0	909,151
COMMONWEALTH DEALERS LIFE INS CO	86374	21,957,849	14,002,071	6,366,857	0	369,178	0	0	369,178
COMMONWEALTH NATIONAL LIFE INS CO	73423	29,356,203	20,190,374	3,328,774	324	0	0	0	324
COMMUNITY FINANCIAL & INSURANCE CORI	83607	5,707,939	39,329	1,668,610	0	0	0	0	0
COMMUNITY NATIONAL ASSUR CO	69647	69,050,851	47,383,044	32,071	12,942	0	0	0	12,942
COMPANION LIFE INS CO	77828	25,845,879	14,825,544	6,859,914	0	0	181,359	0	181,359
CONFEDERATION LIFE INS & ANNUITY CO	99384	147,028,181	136,851,734	(3,964,839)	3,472,263	0	0	0	3,472,263
CONNECTICUT GENERAL LIFE INS CO	62308	30,428,096,713	28,733,771,103	1,349,705,376	32,475,328	(3)	23,479,383	0	55,954,708
CONNECTICUT MUTUAL LIFE INS CO	62316	9,601,953,043	8,995,112,123	606,340,920	17,115,859	0	4,798,752	0	21,914,611
CONNECTICUT NATIONAL LIFE INS CO	93769	242,736,830	225,025,306	(50,766,671)	727,071	0	0	0	727,071
CONSTITUTION LIFE INS CO	62359	494,849,831	407,351,104	55,060,636	141,715	0	0	0	141,715
CONSUMER BENEFIT LIFE INS CO	87017	33,205,023	16,577,519	12,377,504	0	0	0	0	0
CONSUMERS LIFE INS CO	62375	110,465,050	99,109,476	646,877	1,710,733	840,420	0	0	2,551,153
CONTINENTAL AMERICAN LIFE INS CO	62405	518,509,854	433,557,773	61,846,863	1,657,817	0	249,279	0	1,907,096
CONTINENTAL ASSURANCE CO	62413	4,360,232,927	3,409,609,151	610,794,958	2,351,190	0	2,785,954	0	5,137,144
CONTINENTAL GENERAL INS CO	71404	160,044,220	128,592,447	6,516,344	26,530	0	0	0	26,530
CONTINENTAL LIFE & ACCIDENT CO	62464	53,896,409	45,442,867	4,859,370	210	0	0	0	210
CONTINENTAL LIFE INS CO	62472	77,644,554	67,661,611	4,043,944	2,009	0	0	0	2,009
CORPORATE FINANCIAL LIFE INS CO	72052	11,593,998	92,446	(7,255,968)	0	0	0	0	0
CORPORATE LIFE INS CO	74705	278,376,180	266,297,874	(40,260,478)	478,936	0	0	0	478,936
COVENANT LIFE INS CO	68012	584,710,238	515,360,394	48,929,844	1,338,163	0	0	0	1,338,163
CROWN AMERICA LIFE INS CO	64602	229,546,532	207,668,988	(6,194,622)	0	0	0	0	0
CUNA MUTUAL INS SOCIETY	62626	1,485,762,258	1,269,852,314	125,596,244	426,786	4,105,817	3,175,320	0	7,709,923
DELAWARE AMERICAN LIFE INS CO	62634	320,724,063	300,050,552	(17,748,685)	306,166	0	50,614	0	356,780
DELTA DENTAL INSURANCE COMPANY	81396	11,459,338	7,742,377	(477,471)	0	0	0	0	0

DIRECT CLAIMS AND BENEFITS PAID: ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL	A&H: PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1992: ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
668,370	0	753,289	0	1,421,659	54,289	16,364	79,874,935	0	7,115,400	0	86,990,335
0	69,746	0	0	69,746	364,201	0	0	22,874,919	0	0	22,874,919
0	0	0	0	0	23,349	70	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	509,793	0	0	0	509,793
0	0	31,100	0	31,100	194,330	156,836	0	0	96,485	0	96,485
3,039,649	0	0	0	3,039,649	0	0	174,415,965	0	0	0	174,415,965
10,747,813	0	26,153,820	0	36,901,633	25,137,291	17,666,650	1,000,484,328	22,853	7,682,589,101	0	8,683,096,282
13,494,877	0	1,249,504	0	14,744,381	4,254,147	1,678,765	1,367,073,269	0	0	0	1,367,073,269
783,550	0	888	0	784,438	381	(3,520)	71,665,384	0	1,125,669	0	72,791,053
155,218	0	0	0	155,218	0	0	11,395,041	0	0	0	11,395,041
0	0	0	0	0	0	0	0	0	0	0	0
767,546	662,485	0	0	1,430,031	577,395	682,324	127,567,628	104,735,325	0	0	232,302,953
1,721,689	0	79,352	0	1,801,041	2,400,643	695,582	89,175,628	0	8,299,598	0	97,475,226
1,404,342	0	2,430,499	0	3,834,841	2,583,670	2,477,524	547,092	0	1,010,725	0	1,557,817
10,788	0	0	0	10,788	436,555	1,102,494	5,678,050	0	7,329,244	0	13,007,294
20	0	0	0	20	0	0	26,941	0	20,000	0	46,941
0	0	0	0	0	1,654	0	1,136,311	0	0	0	1,136,311
0	0	0	0	0	0	0	0	0	0	0	0
313,077	0	0	0	313,077	0	0	0	0	0	0	0
867,895	0	0	0	867,895	0	0	56,927,199	0	0	0	56,927,199
0	0	0	0	0	0	0	2,168,000	0	0	0	2,168,000
180,703	3,586,123	1,830,500	0	5,597,326	6,198,786	3,846,043	17,731,322	827,362,039	859,728,840	0	1,704,822,201
230,098	0	967,991	0	1,198,089	110,100	120,091	60,636,010	0	13,501,462	0	74,137,472
0	0	0	0	0	0	0	0	0	0	0	0

1992 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND

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FOREIGN

					DIRECT PREMIUM AND ANNUITY CONSIDERATIONS				
COMPANY NAME	CODE	ASSETS	LIABILITIES	SURPLUS	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
DELTA LIFE & ANNUITY CO	65145	878,976,924	836,223,479	(5,858,805)	285,328	0	0	0	285,328
DREYFUS CONSUMER LIFE INS CO	93548	9,245,832	111,458	4,033,816	0	0	0	0	0
DURHAM LIFE INS CO	62707	589,147,024	524,439,172	(5,131,278)	9,006,708	0	25,544	332,240	9,364,492
EBPLIFE INS CO	78611	122,771,460	29,292,481	8,978,979	0	0	0	0	0
EDUCATORS MUTUAL LIFE INS CO	62804	151,469,471	116,153,545	30,855,074	3,019,193	0	416,429	0	3,435,622
EMPIRE GENERAL LIFE ASSURANCE CORP	94285	5,323,812	145,299	2,200,801	0	0	0	0	0
EMPLOYEES LIFE CO MUTUAL	84174	69,010,861	61,995,860	6,014,821	3,504	0	0	0	3,504
EMPLOYERS HEALTH INS CO	73288	540,972,018	336,440,382	154,131,620	0	0	214,162	0	214,162
EMPLOYERS LIFE INS CO OF WAUSAU	62901	866,197,892	760,835,838	78,948,861	52,902	0	18,463	0	71,365
EMPLOYERS MODERN LIFE CO	62928	94,226,378	85,466,035	3,160,343	9,431	0	0	0	9,431
EMPLOYERS REASSURANCE CORP	68276	1,359,161,966	923,052,696	164,585,705	0	0	0	0	0
EPIC LIFE INSURANCE CO	64149	16,100,843	6,830,926	3,269,917	0	0	0	0	0
EQUITABLE BENEFICIAL LIFE INS CO	93718	26,336,504	21,330,620	57,159	0	0	0	0	0
EQUITABLE LIFE ASR SOC OF THE US	62944	31,881,604,802	30,326,305,801	(132,875,972)	18,824,652	0	33,459,640	0	52,284,292
EQUITABLE LIFE INS CO OF IOWA	62979	1,920,175,757	1,644,198,049	162,234,506	2,860,341	0	9,040	0	2,869,381
EQUITABLE OF COLORADO INC	62880	580,396,648	554,117,160	8,279,487	1,059,307	0	0	0	1,059,307
EQUITABLE VARIABLE LIFE INS CO	81361	8,033,407,605	7,525,786,987	(819,865,213)	21,326,841	0	0	0	21,326,841
EQUITY BENEFIT LIFE INS CO	73911	2,113,968	40,164	66,400	1,878	0	0	0	1,878
ERIE FAMILY LIFE INS CO	70769	339,297,862	301,255,558	33,632,304	6,611,732	0	169,855	0	6,781,587
ESTATE ASSURANCE CO	66730	29,803,157	25,830,019	1,739,217	0	0	0	0	0
EXECUTIVE FUND LIFE INS CO	66877	80,123,809	65,096,934	7,612,095	4,057	0	0	0	4,057
FAMILY LIFE INS CO	63053	143,263,071	114,580,666	(79,774,314)	1,328,447	0	115,819	0	1,444,266
FAMILY SERVICE LIFE INS CO	74004	677,623,839	622,117,843	37,505,796	95,056	0	0	0	95,056
FARMERS & TRADERS LIFE INS CO	63193	227,228,074	212,355,693	14,872,361	190,270	0	0	0	190,270
FEDERAL HOME LIFE INS CO	67695	1,618,466,466	1,486,489,134	93,776,366	24,290,594	0	3,976	0	24,294,570

DIRECT CLAIMS AND BENEFITS PAID					A&H		IN FORCE, DECEMBER 31, 1992				
ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL	PREMIUM	LOSSES	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
15,361	0	0	0	15,361	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
5,823,273	0	20,000	1,082,506	6,925,779	287,424	206,733	554,213,441	0	71,294,625	12,960,865	638,468,931
0	0	0	0	0	0	0	0	0	0	0	0
1,485,068	0	190,025	0	1,675,093	9,966,890	8,864,429	242,509,819	0	98,267,288	0	340,777,107
0	0	0	0	0	0	0	0	0	0	0	0
6,136	0	0	0	6,136	564	220	246,238	0	0	0	246,238
0	0	209,500	0	209,500	7,869,539	7,275,664	0	0	49,351,250	0	49,351,250
28,519	0	428,489	0	457,008	315	(64)	3,834	0	3,157	0	6,991
0	0	12,000	0	12,000	302	0	1,108,343	0	0	0	1,108,343
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	661	331	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
37,565,830	0	30,353,198	0	67,919,028	7,786,278	4,528,559	1,841,590,317	0	3,155,627,582	0	4,997,217,899
1,135,580	0	0	0	1,135,580	16,836	(64,423)	149,877,639	0	0	0	149,877,639
63,684	0	0	0	63,684	0	0	54,128,916	0	0	0	54,128,916
11,503,463	0	0	0	11,503,463	0	0	2,798,834,080	0	0	0	2,798,834,080
1,000	0	0	0	1,000	0	0	0	0	0	0	0
1,301,900	0	243,701	0	1,545,601	0	0	887,375,190	0	10,803,000	0	898,178,190
0	0	0	0	0	0	0	0	0	0	0	0
7,561	0	0	0	7,561	36	(10,305)	240,000	0	0	0	240,000
522,712	0	203,657	0	726,369	29,670	3,316	205,533,306	0	9,220,275	0	214,753,581
0	0	0	0	0	0	0	0	0	0	0	0
160,669	0	0	0	160,669	2,460	4,361	16,736,734	0	0	0	16,736,734
3,476,672	0	50,584	0	3,527,256	297,869	80,165	91,040,502	0	851,290	0	91,891,792

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COMPANY NAME	CODE	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSIDERATIONS				
					ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
FEDERAL KEMPER LIFE ASSURANCE CO	63207	2,530,371,339	2,337,194,290	100,336,732	10,437,845	0	0	0	10,437,845
FEDERAL LIFE INS CO (MUTUAL)	63223	158,637,168	117,460,218	40,776,950	112,535	0	0	0	112,535
FEDERATED LIFE INS CO	63258	370,058,592	292,957,824	71,240,769	48,033	0	9,308	0	57,341
FIDELITY BANKERS LIFE INS CO	63266	4,315,664,452	4,365,072,974	(179,531,402)	1,027,226	0	0	0	1,027,226
FIDELITY GENERAL LIFE INS CO	72648	40,574,522	34,396,850	912,020	0	0	0	0	0
FIDELITY INVESTMENTS LIFE INS CO	93696	63,954,318	23,976,472	(322,154)	40,174	0	0	0	40,174
FIDELITY LIFE ASN	63290	1,213,376,674	1,095,102,523	116,600,045	156,077	0	0	0	156,077
FIDELITY SECURITY LIFE INS CO	71870	249,814,003	224,591,040	19,368,752	21,571	0	159,975	0	181,546
FIDELITY STANDARD LIFE INS CO	93246	270,917,019	258,492,754	3,139,740	0	0	0	0	0
FIDELITY UNION LIFE INS CO	92509	990,511,192	852,831,065	85,483,955	2,118,122	0	0	0	2,118,122
FINANCIAL ASSURANCE INCORPORATED	78093	7,228,298	2,312,848	2,797,082	101	0	0	0	101
FINANCIAL BENEFIT LIFE INS CO	98213	897,281,879	870,000,212	(9,782,554)	0	0	0	0	0
FINANCIAL HORIZONS LIFE INS CO	92657	486,305,603	432,582,882	(12,877,279)	0	0	0	0	0
FIRST AUSA LIFE INSURANCE COMPANY	74870	2,334,752,017	1,592,347,249	(846,737,778)	0	0	0	0	0
FIRST CAPITAL LIFE INS CO	65447	370,161,895	365,161,895	(127,344,482)	1,914,379	0	0	0	1,914,379
FIRST COLONY LIFE INS CO	63401	6,001,668,278	5,705,391,242	237,555,150	51,624,382	0	289,597	0	51,913,979
FIRST CONTINENTAL LIFE & ACC INS CO	64696	9,495,034	5,917,169	(1,732,625)	0	0	0	0	0
FIRST DELAWARE LIFE INS CO	93467	90,973,054	86,044,640	(23,271,566)	77,148	0	0	0	77,148
FIRST EQUICOR LIFE INS CO	81213	141,263,031	94,402,871	(860,083)	0	0	639,234	0	639,234
FIRST INTERNATIONAL LIFE INS CO	60003	24,123,989	18,871,017	(1,818,705)	232,393	0	0	0	232,393
FIRST INVESTORS LIFE INS CO	63495	130,250,362	116,244,027	4,220,653	1,208,920	0	0	0	1,208,920
FIRST NATIONAL LIFE INS CO	63517	26,479,806	20,454,438	2,025,190	5,117	0	0	0	5,117
FIRST NATIONAL LIFE INS CO OF AM	63525	60,046,430	49,411,751	9,134,679	254,633	0	0	0	254,633
FIRST PENN-PACIFIC LIFE INS CO	67652	779,864,566	726,059,071	36,369,375	1,449,018	0	0	0	1,449,018
FIRST PYRAMID LIFE INS CO OF AMERICA	63533	8,997,731	3,366,597	(1,894,778)	0	0	0	0	0

DIRECT CLAIMS AND BENEFITS PAID					A&H		IN FORCE, DECEMBER 31, 1992				
ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL	PREMIUM	LOSSES	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
5,400,696	0	0	0	5,400,696	0	0	2,647,931,876	0	0	0	2,647,931,876
8,867	0	0	0	8,867	2,966	2,179	26,601,445	0	0	0	26,601,445
4,037	0	0	0	4,037	5,066	0	11,329,482	0	1,876,000	0	13,205,482
1,534,392	0	414,521	0	1,948,913	153	0	148,740,539	0	62,562,195	0	211,302,734
0	0	0	0	0	0	0	0	0	0	0	0
163,199	0	0	0	163,199	0	0	606	0	0	0	606
180,734	0	0	0	180,734	0	0	15,421,177	0	0	0	15,421,177
37,086	0	63,002	0	100,088	2,215,250	615,835	879,240	0	9,529,092	0	10,408,332
5,900	0	792,232	0	798,132	0	0	0	0	0	0	0
995,121	0	0	0	995,121	0	0	337,739,228	0	0	0	337,739,228
634	0	0	0	634	0	0	5,050	0	0	0	5,050
52,173	0	0	0	52,173	0	0	0	0	0	0	0
66,845	0	0	0	66,845	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
6,297,873	0	0	0	6,297,873	0	0	0	0	0	0	0
10,851,069	0	1,442,759	0	12,293,828	402	4,297	3,918,947,015	0	159,055,423	0	4,078,002,438
0	0	0	0	0	0	0	0	0	0	0	0
1,140	0	0	0	1,140	0	0	12,118,121	0	0	0	12,118,121
0	0	1,273,413	0	1,273,413	120,443	118,106	0	0	552,268,400	0	552,268,400
82,773	0	8,224	0	90,997	0	0	3,242,370	0	0	0	3,242,370
301,606	0	0	0	301,606	971	0	27,451,990	0	8,885,832	0	36,337,822
0	0	0	0	0	233,878	182,977	0	0	0	0	0
99,915	0	0	0	99,915	0	0	15,283,940	0	0	0	15,283,940
1,325,083	0	0	0	1,325,083	0	0	179,791,774	0	0	0	179,791,774
0	0	0	0	0	0	0	0	0	0	0	0

1992 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND

TABLE NO. 11

FOREIGN

COMPANY NAME	CODE	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSIDERATIONS				
					ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
FIRST VARIABLE LIFE INS CO	77984	200,214,571	170,408,585	9,750,553	78,779	0	10,794	0	87,573
FIRST VIRGINIA LIFE INS CO	63568	18,454,789	13,839,803	3,088,486	0	274,808	0	0	274,808
FLORISTS LIFE INS CO	71455	32,505,524	20,001,524	5,704,000	91,482	0	300	0	91,782
FORD LIFE INS CO	63576	998,440,324	884,288,079	101,152,245	12,769,573	1,498,915	0	0	14,268,488
FOREMOST LIFE INS CO	71439	56,445,125	32,127,883	17,517,242	(13)	(3,786)	(6,047)	0	(9,846)
FORETHOUGHT LIFE INS CO	91642	745,297,488	694,000,374	29,561,828	197,480	0	153,013	0	350,493
FORT DEARBORN LIFE INS CO	71129	143,958,824	112,193,768	7,117,871	9,713	0	1,216,520	0	1,226,233
FORTIS BENEFITS INSURANCE COMPANY	70408	2,202,845,447	1,970,988,970	(18,427,762)	1,154,278	0	3,073,623	0	4,227,901
FRANKLIN LIFE INS CO	63622	5,521,200,791	4,902,500,791	370,224,164	13,639,865	0	1,520	0	13,641,385
FREEDOM LIFE INS CO OF AMERICA	62324	9,704,720	4,568,290	1,195,205	0	0	0	0	0
FRONTIER NATIONAL LIFE INS CO	99260	8,915,939	1,158,944	1,250,083	0	0	0	0	0
GARDEN STATE LIFE INS CO	63657	69,486,825	41,592,186	(3,658,702)	2,226,171	0	318,753	0	2,544,924
GENERAL AMERICAN LIFE INS CO	63665	6,347,391,821	6,051,992,298	0	6,288,973	0	528,741	0	6,817,714
GENERAL FIDELITY LIFE INS CO	93521	125,730,746	97,102,993	28,327,753	0	129,268	115,732	0	245,000
GENERAL SERVICES LIFE INS CO	63762	845,215,062	809,738,509	(8,178,566)	59,596	0	1,011,395	0	1,070,991
GEORGIA INTERNATIONAL LIFE INS CO	63797	226,968,146	205,899,132	(13,273,931)	102,742	0	0	0	102,742
GERBER LIFE INS CO	70939	118,532,127	98,807,489	(358,423)	854,336	0	9,829	0	864,165
GERMANTOWN LIFE INS CO	63619	21,504,267	14,958,056	2,781,337	3,545	48,328	142,824	0	194,697
GLENBROOK LIFE & ANNUITY CO	70092	10,468,218	105,282	251,728	0	0	0	0	0
GLENBROOK LIFE INS CO	69914	11,595,226	884,716	710,510	0	0	0	0	0
GLOBE LIFE & ACCIDENT INS CO	91472	791,832,315	512,754,315	(13,037,085)	3,181,817	0	850,546	0	4,032,363
GLOBE LIFE INS CO	63894	890,289,724	816,454,372	30,958,894	1,939,975	4,309,375	0	0	6,249,350
GOLDEN AMERICAN LIFE INS CO	80942	6,753,498	(5,451,464)	(8,244,517)	0	0	0	0	0
GOLDEN RULE INS CO	62286	898,056,505	755,986,479	121,568,945	2,852,048	0	841	0	2,852,889
GOLDEN STATE MUTUAL LIFE INS CO	63924	105,171,169	98,136,234	6,748,740	2,192	0	0	0	2,192

DIRECT CLAIMS AND BENEFITS PAID					A&H		IN FORCE, DECEMBER 31, 1992				
ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL	PREMIUM	LOSSES	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
464,496	0	103,582	0	568,078	0	0	0	0	0	0	0
0	91,008	0	0	91,008	48,277	11,804	0	18,515	0	0	18,515
12,385	0	0	0	12,385	0	0	1,300,000	0	250,000	0	1,550,000
158,739	2,168,011	0	0	2,322,750	941,968	1,319,112	4,042,000	171,176,746	0	0	175,218,746
0	1,007	19,471	0	20,478	(235)	13,310	43	1,514	1,311	0	2,868
115,546	0	15,602	0	131,148	0	0	601,833	0	163,940	0	765,773
4,248	0	630,122	0	634,370	614,690	528,451	1,157	0	427,543	0	428,700
475,304	0	2,312,073	0	2,787,377	10,426,471	6,561,071	127,339,633	0	959,869,596	0	1,087,209,229
8,129,839	0	74,377	0	8,204,216	417,551	229,434	881,662,818	0	61,323,466	0	942,986,284
0	0	0	0	0	178	0	0	0	0	0	0
0	0	0	0	0	908	0	0	0	0	0	0
265,606	0	95,263	0	360,869	0	0	610,749,670	0	266,787,000	0	877,536,670
1,541,247	0	447,266	0	1,988,513	5,040,370	2,717,860	373,926,326	0	165,940,938	0	539,867,264
0	155,466	46,668	0	202,134	119,827	52,145	0	12,871,452	7,989,438	0	20,860,890
86,009	0	2,334,629	0	2,420,638	0	0	3,878,454	0	41,622,951	0	45,501,405
97,438	0	0	0	97,438	0	0	10,072,551	0	0	0	10,072,551
73,175	0	1,750	0	74,925	1,821,952	1,002,368	148,649,103	0	(123,316)	0	148,525,787
1,266	66,301	112,789	0	180,356	40,761	73,649	163,900	21,144,183	23,282,347	0	44,590,430
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
958,067	0	189,516	0	1,147,583	20,368	4,492	531,817,270	0	44,843,416	0	576,660,686
1,242,083	2,470,006	5,264	17,856	3,735,209	3,806,507	1,926,905	191,368,173	444,949,529	237,399	397,196	636,952,297
58,484	0	0	0	58,484	0	0	0	0	0	0	0
126,000	0	0	0	126,000	9,982,469	5,050,765	155,455,736	0	6,882,000	0	162,337,736
0	0	0	0	0	0	0	0	0	0	0	0

1992 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND

TABLE NO. 11

FOREIGN

					DIRECT PREMIUM AND ANNUITY CONSIDERATIONS				
COMPANY NAME	CODE	ASSETS	LIABILITIES	SURPLUS	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
GOVERNMENT PERSONNEL MUTUAL L INS C	63967	398,687,749	368,256,179	30,031,570	519,818	0	0	0	519,818
GREAT AMERICAN LIFE INS CO	63312	4,378,838,453	4,160,479,355	(39,259,158)	4,180,036	0	4,907	0	4,184,943
GREAT AMERICAN RESERVE INS CO	64017	1,108,232,653	1,061,833,777	64,847,701	38,020	0	300	0	38,320
GREAT NORTHERN INSURED ANNUITY CORF	94366	5,160,758,696	4,949,579,606	54,079,073	11,559,221	0	0	0	11,559,221
GREAT SOUTHERN LIFE INS CO	90212	813,377,460	645,313,883	64,847,223	992,844	0	709	0	993,553
GREAT-WEST LIFE & ANNUITY INS CO	68322	10,990,860,418	10,430,815,395	66,917,701	95,814	0	2,172,141	0	2,267,955
GROUPAMERICA INS CO	93440	195,259,839	167,800,822	(28,580,192)	0	0	852,582	0	852,582
GUARANTEE MUTUAL LIFE CO	64181	866,392,102	808,638,171	75,982,141	87,527	0	163,804	0	251,331
GUARANTEE RESERVE LIFE INS CO	64203	134,378,372	96,133,020	35,741,318	1,666,184	0	7,506	0	1,673,690
GUARANTEE TRUST LIFE INS CO	64211	174,703,943	147,340,618	26,883,325	425,779	(1,551)	0	0	424,228
GUARDIAN INS & ANNUITY CO INC	78778	296,365,262	199,434,051	(15,091,760)	9,582,152	0	89,559	0	9,671,711
GUARDIAN LIFE INS CO OF AMERICA	64246	7,867,182,154	7,068,546,260	739,527,882	13,332,568	0	4,456,507	0	17,789,075
GULF LIFE INS CO	64270	3,155,863,502	2,752,288,876	264,701,084	2,100,769	0	227,753	161,936	2,490,458
HAMILTON NATIONAL LIFE INS CO	93777	55,625,471	12,167,974	15,192,679	0	0	0	0	0
HARLEYSVILLE LIFE INS CO	64327	127,422,682	115,555,308	150,897	1,053,177	0	36,958	0	1,090,135
HARTFORD LIFE & ACCIDENT INS CO	70815	2,197,392,789	1,388,544,805	233,612,781	4,753,747	0	2,346,867	0	7,100,614
HARTFORD LIFE INS CO	88072	12,436,934,324	11,998,755,859	210,700,008	2,700,355	0	3,990,781	0	6,691,136
HARVEST LIFE INS CO	79421	671,062,244	625,573,905	18,868,179	614,932	0	0	0	614,932
HEALTH INS OF VERMONT INC	81078	11,729,174	7,011,378	1,989,231	0	0	0	0	0
HERITAGE LIFE INS CO	64394	107,031,721	86,687,413	17,244,308	0	94,302	0	0	94,302
HILL COUNTRY LIFE INS CO	77720	70,999,046	62,230,286	7,436,665	5,258	0	4,434	0	9,692
HOME BENEFICIAL LIFE INS CO	64424	1,167,400,019	840,167,348	318,006,934	15,182,985	0	426,747	1,356,146	16,965,878
HOME LIFE FINANCIAL ASSURANCE CORP	67369	499,350,321	426,806,421	20,594,537	1,839,013	0	237,891	0	2,076,904
HOMESTEADERS LIFE CO	64505	121,226,591	115,094,703	5,631,890	13,484	0	0	0	13,484

DIRECT CLAIMS AND BENEFITS PAID					A&H		IN FORCE, DECEMBER 31, 1992				
ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL	PREMIUM	LOSSES	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
834,702	0	0	0	834,702	0	0	46,438,826	0	0	0	46,438,826
1,572,720	0	27,550	0	1,600,270	1,264	8,651	8,889,539	0	4,139	0	8,893,678
303,971	0	0	0	303,971	10,350	7,602	4,949,857	0	0	0	4,949,857
6,839,972	0	0	0	6,839,972	0	0	120,292	0	0	0	120,292
538,229	0	3,638	0	541,867	34,397	0	106,497,135	0	0	0	106,497,135
1,274,122	0	10,629,230	0	11,903,352	4,966,229	7,779,709	455,320,168	0	633,839,142	0	1,089,159,310
0	0	442,400	0	442,400	1,259,269	1,072,749	0	0	231,980	0	231,980
69,421	0	237,900	0	307,321	315,900	63,330	9,607,230	0	31,802,000	0	41,409,230
605,004	0	0	0	605,004	36,349	3,035	29,650,083	0	7,444	0	29,657,527
197,495	0	0	0	197,495	500,321	293,395	66,743,787	1,161,790	0	0	67,905,577
2,242,185	0	0	0	2,242,185	0	0	7,907,796	0	0	0	7,907,796
2,557,958	0	2,243,000	0	4,800,958	54,529,636	43,052,529	1,079,850,833	0	1,334,291	0	1,081,185,124
1,983,475	0	403,056	367,965	2,754,496	96,056	64,664	175,982,553	0	0	14,087,907	190,070,460
0	0	0	0	0	0	0	0	0	0	0	0
491,438	0	43,727	0	535,165	8,903	2,859	89,127,884	0	9,609,000	0	98,736,884
1,639,254	0	3,670,203	0	5,309,457	3,410,261	2,351,100	478,225,747	0	822,458,828	0	1,300,684,575
1,390,442	0	17,516,540	0	18,906,982	2,853,483	2,310,286	200,337,498	0	392,710,154	0	593,047,652
478,666	0	0	0	478,666	195,445	79,824	8,709,059	0	7,506	0	8,716,565
0	0	0	0	0	230,369	28,755	0	0	0	0	0
0	103,847	0	0	103,847	39,852	80,122	0	12,223,947	0	0	12,223,947
0	0	0	0	0	3,541	1,763	144,765	0	0	0	144,765
6,068,767	0	1,315,186	2,480,197	9,864,150	378,322	167,880	607,929	0	32,827	76,933	717,689
365,893	0	0	0	365,893	1,110,330	611,131	286,994,602	0	414,862,438	0	701,857,040
3,826	0	0	0	3,826	0	0	56,472	0	0	0	56,472

1992 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND

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FOREIGN

COMPANY NAME	CODE	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSIDERATIONS				
					ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
HORACE MANN LIFE INS CO	64513	1,848,745,740	1,737,032,725	85,884,332	3,422,535	0	491,741	0	3,914,276
HUMANA INS CO	62189	91,147,830	74,101,772	(33,855,710)	0	0	0	0	0
IDEALIFE INS CO	97764	23,464,012	17,484,392	979,620	210,497	0	0	0	210,497
IDS LIFE INS CO	65005	17,281,391,697	16,815,719,214	685,103,031	21,015,804	0	244,263	0	21,260,067
INDEPENDENT LIFE & ACCIDENT INS CO	64637	1,073,880,305	972,569,634	83,586,748	10,773	0	0	0	10,773
INDIANAPOLIS LIFE INS CO	64645	1,163,047,277	1,068,808,558	94,238,719	6,479,891	0	0	0	6,479,891
INDIVIDUAL ASR CO LIFE HEALTH & ACC	81779	23,045,504	18,159,939	4,790,145	24,473	0	0	0	24,473
INTEGON LIFE INS CORP	68756	1,110,815,446	1,041,839,893	1,629,405	1,028,770	(2,104)	0	0	1,026,666
INTEGRATED RESOURCES LIFE INS CO	64254	20,069,924	6,007,713	(99,034,766)	0	0	0	0	0
INTEGRITY LIFE INS CO	74780	1,408,344,811	1,353,412,722	(157,099,977)	69,225	0	0	0	69,225
INTEGRITY NATIONAL LIFE INS CO	64726	35,558,478	30,222,311	3,726,450	1,463,858	0	0	271,658	1,735,516
INTER-AMERICAN LIFE INS CO	63584	1,867,821	392,539	(4,311,261)	0	0	0	0	0
INTER-STATE ASSURANCE CO	64807	411,792,034	383,558,270	(20,191,236)	505,291	0	0	0	505,291
INTERCONTINENTAL LIFE INS CO	64734	57,352,339	49,422,252	2,970,144	224,398	0	0	0	224,398
INTERNATIONAL FINANCIAL SVC LIFE I C	64084	3,427,497	30,088	(85,961)	0	0	0	0	0
INTRAMERICA LIFE INS CO	64831	103,047,058	63,890,214	36,010,887	21,722	0	0	0	21,722
INVESTMENT LIFE INS CO OF AMERICA	76015	59,748,458	59,359,321	(3,677,995)	61,959	0	0	0	61,959
INVESTORS GUARANTY LIFE INS CO	64890	92,277,574	60,993,148	26,825,792	157,338	0	0	0	157,338
INVESTORS LIFE INS CO NORTH AMERICA	63487	652,298,087	589,606,212	55,489,875	3,030,408	0	130,075	0	3,160,483
INVESTORS LIFE INS CO OF NEBRASKA	86975	273,871,391	241,404,040	21,434,752	585,894	0	0	0	585,894
ITT HARTFORD & ANNUITY INSURANCE CO	71153	90,798,662	60,772,412	(16,582,326)	1,468,325	0	102,029	0	1,570,354
ITT LYNDON LIFE INS CO	66060	757,558,104	573,921,167	102,636,937	0	243,064	0	0	243,064
J C PENNEY INS CO	63703	10,064,037	47,647	(2,142,298)	0	0	0	0	0
J M I C LIFE INS CO	89958	84,718,271	61,274,636	18,343,636	0	30,304	0	0	30,304
JACKSON NATIONAL LIFE INS CO	65056	14,775,933,110	13,927,518,094	230,632,721	7,703,998	0	14,305	0	7,718,303

DIRECT CLAIMS AND BENEFITS PAID					A&H		IN FORCE, DECEMBER 31, 1992				
ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL	PREMIUM	LOSSES	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
1,331,331	0	465,589	0	1,796,920	132,973	111,405	200,381,890	0	0	0	200,381,890
500	0	0	0	500	0	0	1,500	0	0	0	1,500
317,069	0	0	0	317,069	2,764	8,136	28,470,717	0	0	0	28,470,717
4,281,003	0	219,963	0	4,500,966	761,151	126,420	266,365,727	0	234,500	0	266,600,227
10,441	0	0	1,472	11,913	0	(3)	361,651	0	0	0	361,651
2,919,289	0	4,096	0	2,923,385	604,947	199,121	440,395,332	0	0	0	440,395,332
1,668	0	0	0	1,668	1,246	8,456	667	0	0	0	667
805,340	20,010	0	0	825,350	(664)	11,610	122,319,663	1,299,903	0	0	123,619,566
0	0	0	0	0	0	0	0	0	0	0	0
1,072,597	0	0	0	1,072,597	0	0	20,231,096	0	0	0	20,231,096
585,613	0	0	199,390	785,003	24,374	6,132	72,485	0	0	9,023	81,508
0	0	0	0	0	0	0	0	0	0	0	0
28,313	0	0	0	28,313	0	0	76,174,023	0	0	0	76,174,023
112,934	0	0	0	112,934	0	6	21,186,791	0	0	0	21,186,791
0	0	0	0	0	0	0	0	0	0	0	0
8,601	0	0	0	8,601	103	25	328,612	0	3,331	0	331,943
34,634	0	0	0	34,634	0	0	12,740,954	0	0	0	12,740,954
20,890	0	0	0	20,890	0	0	15,374,632	0	0	0	15,374,632
3,432,811	0	764,840	0	4,197,651	26,754	56,011	298,417	0	0	0	298,417
115,369	0	0	0	115,369	0	0	178,068,089	0	12,230,237	0	190,298,326
282,140	0	9,162	0	291,302	2,337	4,760	275,066	0	7,680	0	282,746
0	274,249	0	0	274,249	171,353	474,861	0	52,809,971	0	0	52,809,971
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	9,909	263	0	2,766,156	0	0	2,766,156
1,480,954	0	47,480	0	1,528,434	0	0	267,498,803	0	0	0	267,498,803

1992 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND

TABLE NO. 11

FOREIGN

COMPANY NAME	CODE	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSIDERATIONS ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
JC PENNEY LIFE INS CO	65021	657,082,422	606,767,494	50,217,244	631,901	81,107	1,107,945	0	1,820,953
JEFFERSON NATL LIFE INS CO	65064	966,751,339	937,557,769	28,731,505	4,136,383	0	182,834	0	4,319,217
JEFFERSON-PILOT LIFE INS CO	67865	4,476,694,173	3,550,157,354	880,135,152	4,370,362	(845)	202,472	0	4,571,989
JEFFERSON-PILOT PENSION LIFE INS CO	94064	3,266,068	166,629	99,459	0	0	0	0	0
JOHN ALDEN LIFE INS CO	65080	3,796,679,606	3,570,949,567	195,748,948	2,204,072	149,046	905,328	0	3,258,446
JOHN DEERE LIFE INS CO	97128	365,774,097	317,151,713	13,444,181	70,554	0	0	0	70,554
JOHN HANCOCK LIFE & ANNUITY CO OF AM	93610	145,946,366	135,426,356	(36,125,919)	0	0	0	0	0
JOHN HANCOCK MUTUAL LIFE INS CO	65099	32,094,404,266	30,406,461,462	1,571,153,069	18,761,405	46,174	4,096,134	0	22,904,712
JOHN HANCOCK VARIABLE LIFE INS CO	90204	636,069,594	601,420,627	(142,345,064)	6,913,469	0	0	0	6,913,469
KANAWHA INS CO	65110	139,592,713	118,795,355	14,377,106	3,426	0	0	0	3,426
KANSAS CITY LIFE INS CO	65129	1,805,436,265	1,654,664,577	202,546,771	2,698,789	0	37,726	0	2,736,515
KEMPER INVESTORS LIFE INS CO	90557	5,371,159,846	5,149,796,006	(6,451,561)	5,497,004	0	1,129,371	0	6,626,375
KENTUCKY CENTRAL LIFE INS CO	65188	1,071,665,664	1,139,654,339	(71,262,946)	4,244,639	0	0	0	4,244,639
KEYPORT LIFE INS CO	65234	8,920,539,080	8,542,885,251	189,817,653	40,579,424	0	0	0	40,579,424
KEYSTONE STATE LIFE INS CO	90344	24,100,316	17,024,336	(3,815,597)	183,271	0	0	0	183,271
KOLN LIFE INS CO	83445	3,891,365	221,006	2,004,769	0	0	0	0	0
LAFAYETTE LIFE INS CO	65242	559,070,664	517,594,411	30,870,229	1,064,446	0	146,266	0	1,210,712
LAMAR LIFE INS CO	65250	506,199,846	431,398,543	72,076,053	56,770	0	2,019	0	58,789
LEGAL & GENERAL LIFE I C OF AM INC	94269	111,299,803	3,554,492	10,296,312	0	0	0	0	0
LIBERTY BANKERS LIFE INSURANCE CO	66543	10,278,180	6,693,106	(3,355,120)	0	0	0	0	0
LIBERTY LIFE ASSURANCE CO OF BOSTON	65315	1,134,016,403	1,065,672,679	62,593,724	1,103,464	0	481,351	0	1,584,815
LIBERTY LIFE INS CO	65323	1,050,090,522	920,579,166	94,273,497	4,123,434	0	1,045,217	2,268	5,170,919
LIBERTY NATIONAL LIFE INS CO	65331	2,461,011,118	2,134,206,579	263,645,765	1,219,458	0	0	2,745	1,222,203
LIFE & HEALTH INS CO OF AMERICA	77887	17,371,090	14,232,861	1,521,953	12,067	0	0	0	12,067
LIFE INS CO OF GA	65471	2,114,782,643	1,911,253,782	182,326,659	113,054	0	0	2,937	115,991

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL	A&H PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1992 ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
242,112	36,474	141,217	0	419,803	2,525,025	731,543	33,085	5,806	36,928	0	75,819
2,007,082	0	165,315	0	2,172,397	544,977	675,217	240,855,000	0	35,361,000	0	276,216,000
2,475,303	1,331	261,924	0	2,738,558	1,726,363	1,089,499	305,496,966	0	19,700,815	0	325,197,781
0	0	0	0	0	0	0	0	0	0	0	0
2,333,984	3,802	286,388	0	2,624,174	27,212,847	16,441,064	141,871,277	10,245,218	164,542,266	0	316,658,761
7,201	0	0	0	7,201	0	0	2,039,000	0	0	0	2,039,000
96,777	0	0	0	96,777	0	0	0	0	0	0	0
13,708,943	16,228	15,973,747	0	29,698,919	10,151,561	5,986,428	1,411,544,505	2,207,327	3,225,626,455	0	4,639,378,287
2,921,640	0	0	0	2,921,640	0	0	550,501,154	0	0	0	550,501,154
43	0	0	0	43	30,496	23,107	192,500	0	0	0	192,500
3,306,957	0	236,259	0	3,543,216	86,077	46,060	227,964,523	0	5,531,000	0	233,495,523
3,685,628	0	756,875	0	4,442,503	0	0	11,783,856	0	0	0	11,783,856
1,582,412	0	5,692	0	1,588,104	13,111	8,648	829,938,395	0	0	0	829,938,395
8,712,504	0	0	0	8,712,504	0	0	37,235,430	0	0	0	37,235,430
1,213	0	0	0	1,213	0	0	34,759	0	0	0	34,759
0	0	0	0	0	0	0	0	0	0	0	0
503,839	0	44,000	0	547,839	39,872	25,735	75,629,225	0	0	0	75,629,225
57,361	0	0	0	57,361	31,107	32,207	3,790,082	0	0	0	3,790,082
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
980,088	0	746,834	0	1,726,922	3,636,800	2,407,423	98,625,536	0	99,868,000	0	198,493,536
2,786,929	0	759,591	15,387	3,561,907	667,890	104,553	429,367,360	0	30,167,360	2,500	459,537,220
295,734	0	0	12,178	307,912	18,258	61,413	165,000,752	0	0	136,040	165,136,792
2,550	0	0	0	2,550	156,417	91,736	215,844	0	0	0	215,844
108,884	0	972,112	8,821	1,089,817	9,230	25	26,724,642	0	43,873,716	99,911	70,698,269

1992 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND

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COMPANY NAME	CODE	ASSETS	LIABILITIES	SURPLUS	/-------------DIRECT PREMIUM AND ANNUITY CONSIDERATIONS------------				
					ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
LIFE INS CO OF ILLINOIS	75078	61,214,788	35,123,654	24,413,634	113	0	0	0	113
LIFE INS CO OF NORTH AMERICA	65498	2,472,476,788	2,235,856,052	206,407,328	408,086	0	3,679,408	0	4,087,494
LIFE INS CO OF THE SOUTHWEST	65528	1,357,868,754	1,290,288,904	42,269,750	521,324	0	18,024	0	539,348
LIFE INS CO OF VIRGINIA	65536	5,606,042,556	5,253,284,076	274,681,775	12,705,779	0	14,985	2,502	12,723,266
LIFE INVESTORS INS CO OF AMERICA	64130	2,845,204,897	2,556,172,239	85,298,249	120,429	2,190,399	1,005,309	0	3,316,137
LIFE OF BOSTON INS CO	65927	48,193,475	40,848,019	2,211,426	42,829	0	0	0	42,829
LIFE REASSURANCE CORP OF AMERICA	82627	912,417,921	726,780,659	21,776,666	0	0	0	0	0
LINCOLN AMERICAN LIFE INS CO	65579	91,770,174	89,716,925	9,348,259	7,027	0	0	0	7,027
LINCOLN BENEFIT LIFE CO	65595	96,233,044	55,551,148	17,124,339	5,795,753	0	0	0	5,795,753
LINCOLN INCOME LIFE INS CO	66617	0	0	0	54,417	0	0	0	54,417
LINCOLN LIBERTY LIFE INS CO	65625	167,104,943	127,354,100	(24,926,231)	98,599	0	0	0	98,599
LINCOLN NATIONAL LIFE INS CO	65676	21,094,741,755	19,896,828,721	413,064,667	15,588,831	0	3,149,299	0	18,738,130
LINCOLN NATIONAL REASSURANCE CO	97039	221,211,092	213,879,315	2,831,777	0	0	0	0	0
LONDON PACIFIC LIFE & ANNUITY CO	68934	683,906,661	652,214,664	(3,656,178)	622,232	0	0	0	622,232
LONE STAR LIFE INS CO	65692	332,901,110	303,910,392	23,164,348	2,806	0	0	0	2,806
LOYAL AMERICAN LIFE INS CO	65722	238,415,226	209,286,207	23,718,304	107,594	0	2,018	0	109,612
LOYALTY LIFE INS CO	90328	382,487,184	336,750,105	32,937,580	783,969	0	53,754	0	837,723
LUTHERAN BROTHERHOOD VAR INS PROD	97721	48,204,144	19,744,778	(36,340,634)	4,251,684	0	0	0	4,251,684
MADISON NATIONAL LIFE INS CO INC	65781	70,470,768	48,276,009	12,846,916	3,176	0	0	0	3,176
MAIN LIFE INS CO	65811	5,190,579	1,294,708	2,345,871	0	0	0	0	0
MANHATTAN LIFE INS CO	65870	457,501,554	418,954,105	22,343,862	761,670	0	0	0	761,670
MANHATTAN NATIONAL LIFE INS CO	67083	190,565,374	188,761,777	(10,931,941)	2,636,717	0	0	0	2,636,717
MANUFACTURERS LIFE INS CO OF AMERICA	87793	31,334,459	20,183,339	16,542,195	125,758	0	0	0	125,758
MANUFACTURERS LIFE INS CO USA	65838	268,114,444	254,199,994	(31,515,110)	645,183	0	0	0	645,183

/-------------------DIRECT CLAIMS AND BENEFITS PAID-----				------------/	-------------A&H------------/		-------------------IN FORCE, DECEMBER 31, 1992-----------------/				
ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL	PREMIUM	LOSSES	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
0	0	0	0	0	0	0	15,154	0	0	0	15,154
2,086,654	0	4,586,799	0	6,673,453	12,099,846	15,288,021	2,282	0	49,110,414	0	49,112,696
125,271	0	25,000	0	150,271	40	0	2,382,075	0	194,593	0	2,576,668
10,405,241	0	124,249	116,302	10,645,792	5,182	30,740	1,187,092,963	0	4,454,019	1,272,268	1,192,819,250
128,049	987,736	474,405	0	1,590,190	6,453,463	6,084,014	20,454,082	191,376,433	173,189,644	0	385,020,159
38,582	0	0	0	38,582	392	0	9,446,450	0	0	0	9,446,450
4,800	0	0	0	4,800	0	0	0	0	0	0	0
698	0	0	0	698	0	0	957,000	0	0	0	957,000
1,364,924	0	65,907	0	1,430,831	0	0	179,190,377	0	0	0	179,190,377
8,843	0	0	0	8,843	0	0	0	0	0	0	0
28,046	0	0	0	28,046	0	0	16,373,796	0	0	0	16,373,796
37,359,718	(4,438)	23,686,087	0	61,041,367	65,336,839	47,424,324	1,254,447,248	0	785,201,610	0	2,039,648,858
0	0	0	0	0	0	0	0	0	0	0	0
99,273	0	0	0	99,273	0	0	1,140,000	0	0	0	1,140,000
4,900	0	0	0	4,900	423,801	378,071	123,206	0	0	0	123,206
21,254	0	3,050	0	24,304	385,343	238,520	28,428,000	405,000	401,000	0	29,234,000
873,923	0	273,896	0	1,147,819	0	0	100,513,521	0	514,000	0	101,027,521
97,544	0	0	0	97,544	0	0	2,084,552	0	0	0	2,084,552
220	0	0	0	220	0	0	206,290	0	0	0	206,290
0	0	0	0	0	0	0	0	0	0	0	0
790,120	0	19,286	0	809,406	0	0	55,897,830	0	0	0	55,897,830
1,440,162	0	0	0	1,440,162	0	0	690,729,982	0	0	0	690,729,982
37,830	0	0	0	37,830	0	0	7,732,145	0	0	0	7,732,145
298,862	0	0	0	298,862	50	0	88,597,371	0	0	0	88,597,371

1992 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND

FOREIGN

TABLE NO. 11

COMPANY NAME	CODE	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSIDERATIONS ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
MARQUETTE INDEMNITY & LIFE INS CO	87384	9,485,546	5,421,367	2,913,109	0	0	0	0	0
MARQUETTE NATIONAL LIFE INS CO	71072	147,536,392	171,299,034	(23,835,290)	0	0	0	0	0
MARYLAND SOUTHERN LIFE INS CO	81752	540,585	19,174	118,911	0	0	0	0	0
MASSACHUSETTS CASUALTY INS CO	60896	143,040,912	124,403,898	(2,720,486)	0	0	0	0	0
MASSACHUSETTS GENERAL LIFE INS CO	65900	1,087,747,916	1,021,875,872	(4,376,761)	2,315,348	0	0	0	2,315,348
MASSACHUSETTS MUTUAL LIFE INS CO	65935	26,516,330,953	24,990,488,663	1,491,210,416	48,905,752	0	4,172,551	0	53,078,303
MAXICARE LIFE & HEALTH INS CO	90476	4,236,352	627,026	(11,942,408)	0	0	0	0	0
MAYFLOWER NATIONAL LIFE INS CO	87750	49,906,300	43,582,117	(2,172,263)	0	83,514	0	0	83,514
MBL LIFE ASSURANCE CORP	69728	146,519,616	93,780,113	29,293,472	17,656	0	0	0	17,656
MEDICAL LIFE INS CO	86991	76,876,211	43,745,022	23,029,096	11,193	0	2,104,777	0	2,115,970
MEDICO LIFE INS CO	71471	75,494,088	63,056,871	9,836,077	264	0	0	0	264
MEGA LIFE & HEALTH INS CO THE	97055	146,445,058	113,587,733	18,857,326	3,080	0	0	0	3,080
MEMBERS LIFE INSURANCE COMPANY	86126	376,499,743	313,240,896	46,458,847	0	0	0	0	0
MERIT LIFE INS CO	65951	556,539,022	391,844,047	160,329,320	426,781	0	0	0	426,781
MERRILL LYNCH LIFE INS CO	79022	7,237,541,067	6,845,236,853	26,145,179	3,951,481	0	37,269	0	3,988,750
METROPOLITAN INS & ANNUITY CO	86428	4,180,439,119	3,958,449,500	(8,864,701)	9,715,960	0	0	0	9,715,960
METROPOLITAN LIFE INS CO	65978	98,665,918,074	93,900,848,503	4,432,688,921	58,186,732	0	62,319,384	0	120,506,116
METROPOLITAN TOWER LIFE INS CO	97136	80,552,455	36,080,040	(30,027,565)	763,751	0	0	0	763,751
MIC LIFE INS CORP	85561	209,969,047	189,937,336	(12,268,291)	0	569,012	315,551	0	884,563
MID-SOUTH INS CO	79987	81,370,909	31,311,588	11,053,452	1,447	0	350	0	1,797
MID-WEST NATIONAL LIFE INS CO OF TN	66087	67,006,156	67,094,785	16,220,550	1,530	0	412	0	1,942
MIDLAND MUTUAL LIFE INS CO	66036	1,130,237,405	1,080,510,019	49,792,868	1,687,750	0	0	0	1,687,750
MIDLAND NATIONAL LIFE INS CO	66044	1,432,031,147	1,175,345,676	227,746,728	6,635,137	0	0	0	6,635,137
MIDWESTERN NATIONAL L INS CO OF OHIO	66095	53,229,270	54,895,028	(191,464)	15,019	0	0	0	15,019
MIDWESTERN UNITED LIFE INS CO	66109	273,412,414	228,321,227	33,187,433	760,873	0	0	0	760,873
MINNESOTA MUTUAL LIFE INS CO	66168	6,049,397,521	5,809,397,946	264,542,451	3,843,685	771,162	12,099,120	0	16,613,967
ML LIFE INS CO OF NEW YORK	82848	736,076,321	681,763,376	(25,240,332)	0	0	0	0	0
MML BAY STATE LIFE INS CO	70416	36,787,216	4,803,271	9,037,648	864,299	0	0	0	864,299
MML PENSION INS CO	80314	291,327,953	249,634,521	20,910,129	487,822	0	0	0	487,822
MONARCH LIFE INS CO	66265	786,361,996	727,540,844	15,428,379	402,825	0	42,746	0	445,571

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL	A&H PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1992 ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	1,078,862	628,092	0	0	0	0	0
951,405	0	0	0	951,405	15,264	9,968	228,293,941	0	0	0	228,293,941
22,515,679	0	13,048,026	0	35,563,705	22,370,118	19,071,176	3,186,388,971	0	741,951,675	0	3,928,340,646
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	65,246	15,356	0	8,253	0	0	8,253
106,194	0	0	0	106,194	0	0	2,660,500	0	0	0	2,660,500
0	0	1,224,750	0	1,224,750	664,036	543,495	229,000	0	584,380,000	0	584,609,000
0	0	0	0	0	69	(1)	25,000	0	0	0	25,000
0	0	0	0	0	1,433,633	580,050	328,140	0	0	0	328,140
0	0	0	0	0	(480)	4,445	0	0	0	0	0
127,586	0	0	0	127,586	0	0	13,613,096	0	0	0	13,613,096
20,217,745	0	91,057	0	20,308,802	0	0	218,722,266	0	0	0	218,722,266
6,266,327	0	0	0	6,266,327	0	0	1,465,211,698	0	0	0	1,465,211,698
63,803,721	0	217,221,012	4,143,738	285,168,471	11,109,437	11,228,202	5,483,039,001	0	14,878,534,879	100,733,000	20,462,306,880
283,201	0	0	0	283,201	0	0	120,873,266	0	0	0	120,873,266
0	752,004	175,977	0	927,981	326,187	312,949	0	97,308,003	37,703,189	0	135,011,192
0	0	0	0	0	22,690	13,489	77,646	0	0	0	77,646
1,800	0	0	0	1,800	928,611	348,019	580,036	0	110,000	0	690,036
849,667	0	(797)	0	848,870	7,572	333	551,366,179	0	440,808	0	551,806,987
2,721,934	0	1,413	0	2,723,347	369	0	1,149,486,243	0	55,367,969	0	1,204,854,212
2,000	0	0	0	2,000	0	223	0	0	0	0	0
319,026	0	0	0	319,026	0	0	66,170,337	0	0	0	66,170,337
1,635,050	467,546	4,063,016	0	6,175,612	2,321,196	0	666,681,998	243,884,007	1,933,434,240	0	2,844,000,245
55,753	0	0	0	55,753	0	0	0	0	0	0	0
54,574	0	0	0	54,574	0	0	76,722,041	0	0	0	76,722,041
667,035	0	0	0	667,035	0	0	0	0	0	0	0
798,071	0	94,675	0	892,746	3,364,747	3,811,636	48,508,877	0	5,691,783	0	54,200,660

1992 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND

FOREIGN

TABLE NO. 11

					DIRECT PREMIUM AND ANNUITY CONSIDERATIONS				
COMPANY NAME	CODE	ASSETS	LIABILITIES	SURPLUS	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
MONITOR LIFE INS CO OF NEW YORK	61442	25,180,239	23,379,496	1,800,743	6,587	0	0	0	6,587
MONTGOMERY WARD LIFE INS CO	66273	263,192,036	166,377,648	80,334,388	956,479	811,740	276,176	0	2,044,395
MONTICELLO LIFE INSURANCE CO	71768	5,121,145	84,134	20,287	0	0	0	0	0
MONY LIFE INS CO OF AMERICA	78077	1,357,727,332	1,290,933,521	(17,841,747)	1,473,162	0	115,748	0	1,588,910
MUTUAL LIFE INS CO OF NEW YORK	66370	12,644,053,377	12,045,166,367	582,276,272	19,062,081	0	365,161	0	19,427,242
MUTUAL LIFE INS CO OF WASHINGTON DC	66369	11,946,619	10,547,710	1,398,909	299,629	0	0	48,089	347,718
MUTUAL OF AMERICA LIFE INS CO	88668	4,316,076,957	3,974,589,967	342,015,588	11,086	0	0	0	11,086
MUTUAL OF OMAHA INS CO	71412	2,673,355,295	1,806,852,913	0	0	0	0	0	0
MUTUAL SERVICE LIFE INS CO	66419	402,860,280	383,020,026	13,032,280	8,321	0	0	0	8,321
MUTUAL TRUST LIFE INS CO	66427	622,417,316	572,922,329	49,494,987	565,658	0	0	0	565,658
NACOLAH LIFE INS COMPANY OF TEXAS	65456	352,712,913	316,449,688	5,913,225	661,325	0	0	0	661,325
NATIONAL AFFILIATED INVESTORS L I C	69370	7,560,549	5,186,413	(1,020,230)	36,427	0	0	0	36,427
NATIONAL AMERICAN LIFE INS CO OF PA	69221	66,448,123	58,106,387	936,777	0	0	4,138	0	4,138
NATIONAL AMERICAN LIFE INS CO OF TX	66045	10,647,426	1,468,814	2,630,979	28,456	0	0	0	28,456
NATIONAL BENEFIT LIFE INS CO	61409	428,660,581	354,334,079	(217,835,200)	1,258,129	0	134,021	0	1,392,150
NATIONAL FIDELITY LIFE INS CO	66559	468,517,801	374,207,567	65,310,234	363,215	0	0	0	363,215
NATIONAL GROUP LIFE INS CO	64572	53,533,094	36,226,189	1,499,905	0	0	4,164	0	4,164
NATIONAL HEALTH INS CO	82538	218,030,219	192,965,196	6,697,280	32,322	0	9,406	0	41,728
NATIONAL HOME LIFE ASSURANCE CO	66605	6,405,455,730	6,001,544,956	359,542,674	8,238,330	0	972,478	0	9,210,808
NATIONAL LIFE INS CO	66680	4,185,973,298	3,965,676,637	211,662,114	3,063,851	0	0	0	3,063,851
NATIONAL PENSION LIFE INS CO	93653	9,070,636	517,403	1,509,977	0	0	0	0	0
NATIONAL STATES INS CO	60593	69,210,568	49,345,811	12,197,136	0	0	0	0	0
NATIONAL TRAVELERS LIFE CO	66626	382,101,320	343,410,449	37,940,869	55,532	0	0	0	55,532
NATIONAL UNITED LIFE INS CO	66745	550,212	64,798	(1,809,584)	0	0	0	0	0
NATIONAL WESTERN LIFE INS CO	66850	2,294,665,908	2,165,274,478	99,537,420	1,535,540	0	63,600	0	1,599,140

DIRECT CLAIMS AND BENEFITS PAID					A&H		IN FORCE, DECEMBER 31, 1992				
ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL	PREMIUM	LOSSES	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
15,696	0	0	0	15,696	0	0	1,474,931	0	0	0	1,474,931
527,464	482,716	254,100	0	1,264,280	889,993	325,256	52,815,861	41,607,430	118,535,882	0	212,959,173
0	0	0	0	0	0	0	0	0	0	0	0
398,972	0	253,746	0	652,718	0	0	172,094,425	0	18,519,377	0	190,613,802
9,525,092	0	1,445,187	0	10,970,279	2,344,672	1,454,901	1,864,582,049	0	97,672,000	0	1,962,254,049
110,171	0	0	63,756	173,927	12,864	611	19,104,611	0	0	1,270,751	20,375,362
1,132,448	0	10,582,460	0	11,714,908	0	0	54,298	0	0	0	54,298
0	0	0	0	0	11,679,331	5,337,941	0	0	0	0	0
29,868	0	6,556	0	36,424	1,567	0	827,785	0	0	0	827,785
64,793	0	0	0	64,793	49,671	25,367	42,216,749	0	0	0	42,216,749
493,106	0	0	0	493,106	0	0	131,397,040	0	555,886	0	131,952,926
0	0	0	0	0	540,767	289,159	8,015,236	0	50,000	0	8,065,236
0	0	0	0	0	114,701	61,773	0	0	745	0	745
18,451	0	0	0	18,451	0	0	1,445,000	0	0	0	1,445,000
2,556,465	0	58,400	0	2,614,865	24,306	15,661	162,484	0	7,524	0	170,008
870,140	0	0	0	870,140	25	0	26,469,000	0	0	0	26,469,000
0	0	0	0	0	518,329	105,122	12,750	0	4,153,000	0	4,165,750
40,000	0	0	0	40,000	3,556,501	1,626,632	0	0	2,620,550	0	2,620,550
5,469,664	0	5,857,757	0	11,327,421	653,242	426,915	13,230,291	0	49,422,286	0	62,652,577
2,511,699	0	0	0	2,511,699	812,551	356,560	295,511,906	0	0	0	295,511,906
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
42,972	0	0	0	42,972	2,379	0	4,223,625	0	11,130,716	0	15,354,341
0	0	0	0	0	0	0	0	0	0	0	0
1,204,668	0	0	0	1,204,668	0	0	122,829,019	0	0	0	122,829,019

1992 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND

FOREIGN

TABLE NO. 11

COMPANY NAME	CODE	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSIDERATIONS				
					ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
NATIONSBANC INSURANCE CO INC	69299	64,651,226	39,915,827	22,002,435	0	0	0	0	0
NATIONSBANC LIFE INSURANCE CORP	60860	44,169,846	25,359,565	15,810,281	0	0	0	0	0
NATIONWIDE LIFE INS CO	66869	13,229,181,793	12,581,874,677	393,417,190	16,832,943	0	10,082,970	0	26,915,913
NETWORK AMERICA LIFE INS COMPANY	63282	23,362,479	14,866,428	(30,037,787)	0	0	0	0	0
NEW ENGLAND MUTUAL LIFE INS CO	66893	12,713,816,537	12,131,939,194	604,752,220	19,370,113	0	613,206	0	19,983,319
NEW ENGLAND VARIABLE LIFE INS CO	91626	51,808,003	(17,990,904)	(15,410,901)	1,069,610	0	0	0	1,069,610
NEW JERSEY LIFE INS CO	66907	142,344,549	207,857,394	(72,410,412)	187,091	0	0	0	187,091
NEW YORK LIFE & HEALTH INS CO	97705	20,514,750	5,280,143	5,234,607	0	0	0	0	0
NEW YORK LIFE INS & ANNUITY CORP	91596	12,065,255,093	11,362,778,387	205,080,250	28,471,055	0	0	0	28,471,055
NEW YORK LIFE INS CO	66915	45,534,492,760	42,897,508,865	2,777,919,516	58,675,612	0	6,804,237	0	65,479,849
NIPPON LIFE INSURANCE CO OF AMERICA	81264	50,651,575	9,942,420	(7,804,283)	0	0	0	0	0
NORTH AMERICAN CO FOR LIFE & H INS	66974	2,078,775,427	1,959,156,911	107,118,516	5,499,379	0	36,774	0	5,536,153
NORTH AMERICAN SECURITY LIFE INS CO	90425	353,378,352	317,604,455	(42,459,103)	302,082	0	0	0	302,082
NORTH ATLANTIC LIFE INS CO OF AM	67024	884,132,589	847,120,959	12,307,047	145,671	0	0	0	145,671
NORTH CAROLINA MUTUAL LIFE INS CO	67032	220,133,154	204,582,295	13,237,782	1,046,476	0	0	283,334	1,329,810
NORTH CENTRAL LIFE INS CO	67040	159,857,079	146,162,290	9,773,889	0	(25,989)	0	0	(25,989)
NORTHBROOK LIFE INS CO	66526	66,592,451	25,505,436	6,987,013	640,448	0	484,534	0	1,124,982
NORTHERN LIFE INS CO	67734	3,012,580,972	2,872,355,365	52,225,806	1,236,126	0	45,861	0	1,281,987
NORTHWESTERN MUTUAL LIFE INS CO	67091	36,810,893,472	34,960,809,696	1,849,333,767	43,833,906	0	0	0	43,833,906
NORTHWESTERN NATL LIFE INS CO	67105	4,136,239,746	3,747,735,958	167,035,377	2,156,561	0	3,823,851	0	5,980,412
NYLIFE INS CO OF ARIZONA	81353	20,584,806	10,409,750	175,056	0	0	0	0	0
OCCIDENTAL LIFE INS CO OF NC	67148	210,964,675	199,697,378	1,237,297	1,487,896	0	16,187	0	1,504,083
OHIO LIFE INS CO	67164	335,843,749	303,203,136	30,940,614	4,105,643	0	0	0	4,105,643
OHIO NATIONAL LIFE ASR CORP	89206	350,822,934	301,255,627	17,567,302	342,214	0	0	0	342,214
OHIO NATIONAL LIFE INS CO	67172	3,190,827,194	3,046,358,125	153,926,255	454,612	0	26,301	0	480,913

DIRECT CLAIMS AND BENEFITS PAID					A&H		IN FORCE, DECEMBER 31, 1992				
ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL	PREMIUM	LOSSES	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
15,209,399	0	40,954,714	0	56,164,113	15,448,239	10,506,306	1,761,035,093	0	47,195,400	0	1,808,230,493
0	0	0	0	0	12,363	0	0	0	0	0	0
10,748,675	0	17,064,743	0	27,813,418	3,106,369	1,906,864	1,292,267,188	0	36,869,160	0	1,329,136,348
63,374	0	0	0	63,374	0	0	75,861,642	0	0	0	75,861,642
176,369	0	0	0	176,369	745	0	18,215,011	0	123,162	0	18,338,173
0	0	0	0	0	3,505	0	0	0	0	0	0
14,069,346	0	0	0	14,069,346	0	0	874,030,442	0	0	0	874,030,442
30,934,061	0	5,403,654	0	36,337,715	20,171,560	13,643,719	5,042,264,203	0	2,616,481,212	0	7,658,745,415
0	0	0	0	0	0	0	0	0	0	0	0
1,088,861	0	213,226	0	1,302,087	892	(54,749)	1,255,329,569	0	9,277,024	0	1,264,606,593
1,972,863	0	0	0	1,972,863	0	0	0	0	0	0	0
9,462	0	0	0	9,462	5,648	0	11,728,499	0	0	0	11,728,499
444,264	0	0	296,489	740,753	53,160	457	43,275,273	0	0	8,909,227	52,184,500
0	82,025	0	0	82,025	(9,630)	73,296	0	15,866,345	0	0	15,866,345
1,472,117	0	551,457	0	2,023,574	0	0	7,851,860	0	0	0	7,851,860
805,830	0	8,707	0	814,537	9	0	111,995,627	0	11,115,211	0	123,110,838
17,080,757	0	4,529	0	17,085,286	6,409,755	2,165,114	4,173,255,149	0	0	0	4,173,255,149
867,340	0	3,498,083	0	4,365,423	3,387,338	3,379,518	257,099,028	0	1,184,405,022	0	1,441,504,050
10,650	0	0	0	10,650	0	0	0	0	0	0	0
945,648	0	0	0	945,648	10,153	1,311	193,030,498	0	485,895,785	0	678,926,283
288,420	0	0	0	288,420	3,546	0	117,087,505	0	0	0	117,087,505
136,154	0	0	0	136,154	208,160	37,682	65,729,492	0	0	0	65,729,492
408,247	0	4,319,328	0	4,727,575	19,929	15,410	17,430,492	0	81,692,683	0	99,123,175

1992 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND

FOREIGN

TABLE NO. 11

					DIRECT PREMIUM AND ANNUITY CONSIDERATIONS					DIRECT CLAIMS AND BENEFITS PAID					A&H		IN FORCE, DECEMBER 31, 1992				
COMPANY NAME	CODE	ASSETS	LIABILITIES	SURPLUS	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL	PREMIUM	LOSSES	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
OHIO STATE LIFE INS CO	67180	649,695,665	550,428,458	94,645,442	3,168,427	0	474	0	3,168,901	1,388,707	0	0	0	1,388,707	1,584	2,076	641,782,842	0	25,000	0	641,807,842
OLD AMERICAN INS CO	67199	132,272,387	101,221,911	27,191,422	898,923	0	0	0	898,923	225,790	0	0	0	225,790	66,527	18,803	14,959,789	0	0	1,975	14,961,764
OLD COLONY LIFE INSURANCE CO	65161	201,767,022	223,237,536	(28,756,870)	20,578	0	0	0	20,578	0	0	14,997	0	14,997	661	0	1,138	0	200	0	1,338
OLD DOMINION LIFE INS CO	94560	5,222,263	120,016	1,802,248	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OLD LINE LIFE INS CO OF AMERICA	67245	960,954,551	834,684,061	116,026,733	5,067,354	0	0	0	5,067,354	1,092,216	0	0	0	1,092,216	0	0	1,139,846,035	0	0	0	1,139,846,035
OLD REPUBLIC LIFE INS CO	67261	121,466,846	85,854,115	12,238,272	507,109	(260,256)	(13,820)	0	233,033	50,794	197,920	0	0	248,714	(77,257)	137,366	163,584,664	14,649,226	537,411	0	178,771,303
OXFORD LIFE INS CO	76112	556,870,760	389,124,999	167,709,761	0	0	6,279	0	6,279	0	0	0	0	0	6,470	3,564	39,676	0	1,540,941	0	1,580,617
PACIFIC CORINTHIAN LIFE INS CO	66661	3,646,626,455	3,562,872,669	10,702,878	0	0	0	0	0	0	0	0	0	0	0	0	392,121,551	0	0	0	392,121,551
PACIFIC MUTUAL LIFE INS CO	67466	9,966,442,256	9,633,290,061	354,652,197	7,875,354	0	487,312	0	8,362,666	5,101,694	0	1,080,838	0	6,182,532	3,101,717	1,067,570	224,100,565	0	112,864,000	0	336,964,565
PACIFICARE LIFE & HEALTH INS CO	70785	27,470,927	20,374,124	1,039,529	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
PAINEWEBBER LIFE INSURANCE CO	67423	5,040,674	4,636	2,536,036	543	0	0	0	543	0	0	0	0	0	0	13,666	0	0	0	0	0
PAN WESTERN LIFE INS CO	67547	90,226,836	53,645,690	26,859,564	1,342,545	0	0	16,103	1,358,648	844,542	0	0	79,423	923,965	76,196	37,404	53,498,230	0	0	2,163,485	55,661,715
PAN-AMERICAN ASSURANCE CO	93459	10,335,225	4,363,361	(11,615,549)	818,221	0	0	0	818,221	173,803	0	0	0	173,803	0	0	106,343,070	0	0	0	106,343,070
PAN-AMERICAN LIFE INS CO	67539	1,967,746,249	1,822,706,665	146,755,666	698,320	0	163,541	0	861,861	213,813	0	51,705	0	265,518	1,293,963	565,962	33,202,000	0	15,846,573	0	49,048,573
PARADIGM LIFE INSURANCE COMPANY	66133	263,324,375	248,115,460	14,806,895	345,800	0	2,148	0	347,948	214,612	0	0	0	214,612	23,672	354	18,296,910	0	170,000	0	18,466,910
PARAGON LIFE INS CO	93564	40,264,157	27,024,329	0	45,347	0	361,139	0	406,486	56,987	0	11,578	0	68,565	0	0	4,712,834	0	47,172,166	0	51,885,000
PAUL REVERE LIFE INS CO	67598	2,380,022,931	2,101,257,462	158,169,937	90,487	0	454,171	0	544,658	258,855	0	157,194	0	416,049	10,361,866	5,841,929	5,963,540	0	161,136,681	0	167,100,221
PAUL REVERE PROTECTIVE LIFE INS CO	81051	620,914,592	561,666,266	(63,559,482)	814,643	0	0	0	814,643	270,506	0	0	0	270,506	0	0	165,893,143	0	0	0	165,893,143
PAUL REVERE VARIABLE ANNUITY INS CO	67601	1,133,315,253	1,073,183,126	9,632,127	111,424	0	0	0	111,424	43,641	0	892	0	44,533	0	0	1,900,000	0	0	0	1,900,000
PENINSULAR LIFE INS CO	67636	70,089,356	63,087,345	(6,463,665)	2,630	0	0	0	2,630	0	0	0	0	0	209	0	192,980	0	0	0	192,980
PENN INS & ANNUITY CO	93262	675,696,920	639,104,543	(70,774,374)	239,810	0	41,787	0	281,597	20,461	0	30,615	0	51,076	0	0	21,753,123	0	4,500,122	0	26,253,245
PENN MUTUAL LIFE INS CO	67644	5,873,141,964	5,663,942,170	0	8,175,098	0	123,669	0	8,298,767	4,928,002	0	2,748,048	0	7,676,050	436,040	182,197	600,830,364	0	64,298,461	0	665,128,825
PENN TREATY LIFE INS CO	76759	52,100,882	39,800,241	1,233,782	0	0	0	0	0	0	0	0	0	0	1,350,446	560,092	0	0	0	0	0
PENNSYLVANIA LIFE INS CO	67660	299,510,785	256,362,199	4,307,561	314,037	0	729	0	314,766	218,019	0	0	0	218,019	1,736,012	532,462	17,840,839	0	25,000	0	17,865,839
PENNSYLVANIA NATIONAL LIFE INS CO	67679	141,534,230	131,786,326	7,541,193	1,009,643	0	5,062	0	1,014,705	460,328	0	1,794	0	462,122	22,715	18,865	47,523,696	0	967,500	0	48,491,196

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COMPANY NAME	CODE	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSIDERATIONS				
					ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
PEOPLES SECURITY LIFE INS CO	64475	3,366,279,292	3,077,944,428	275,851,429	17,170,222	0	6,989	379,220	17,556,431
PFL LIFE INS CO	66231	3,964,377,919	3,648,923,942	213,664,519	408,813	0	53,879	0	462,692
PHF LIFE INS CO	64806	347,968,091	303,204,400	30,663,691	1,854	0	0	0	1,854
PHILADELPHIA AMERICAN LIFE INS CO	67784	79,796,677	52,895,010	22,886,348	1,890	0	124,839	0	126,729
PHILADELPHIA LIFE INS CO	97047	1,366,062,512	1,272,713,379	9,459,513	3,057,592	0	0	0	3,057,592
PHILADELPHIA-UNITED LIFE INS CO	67792	36,426,725	20,263,134	15,190,394	398,910	0	0	294,685	693,595
PHOENIX AMERICAN LIFE INS CO	80926	575,372,849	489,663,809	(16,215,539)	0	0	191,953	0	191,953
PHOENIX HOME LIFE MUTUAL INS CO	67814	8,717,330,533	8,221,113,713	495,715,107	16,856,811	0	1,808,061	0	18,664,872
PHYSICIANS LIFE INS CO	72125	164,272,735	134,473,006	25,306,823	827,816	0	0	0	827,816
PHYSICIANS MUTUAL INS CO	80578	640,995,703	370,204,681	270,791,021	0	0	0	0	0
PIONEER AMERICAN INS CO	67873	21,253,811	14,008,400	4,745,411	38,167	0	2,975	0	41,142
PIONEER LIFE INS CO OF ILLINOIS	66330	409,565,366	344,437,936	(9,574,427)	194,381	0	10,419	0	204,800
PIONEER SECURITY LIFE INS CO	67946	16,992,853	14,826,554	969,159	518,637	0	1,304	0	519,941
PM GROUP LIFE INS CO	97268	352,580,182	278,802,119	33,278,063	0	0	13,760	0	13,760
PRAIRIE STATES LIFE INS CO	67969	292,696,622	271,095,360	12,929,384	21,738	0	0	0	21,738
PREFERRED RISK LIFE INS CO	68004	220,252,441	174,003,190	43,240,968	12,514	0	0	0	12,514
PREMIER LIFE INS CO	93726	4,996,016	1,538	143,234	0	0	0	0	0
PRESIDENTIAL LIFE INS CO	68039	1,979,305,060	1,843,072,609	99,167,880	490,209	0	0	0	490,209
PRINCIPAL LIFE INS CO	91529	9,318,922	113,578	5,005,155	0	0	0	0	0
PRINCIPAL MUTUAL LIFE INS CO	61271	29,161,030,985	27,813,766,995	1,362,522,236	6,258,354	0	114,867,286	0	121,125,640
PRINCIPAL NATIONAL LIFE INS CO	92908	553,168,882	509,037,465	(5,656,583)	127,787	0	0	0	127,787
PROGRESSIVE AMERICAN LIFE INS CO	71161	7,600,628	1,962,159	(8,845,656)	0	0	0	0	0
PROTECTED HOME MUTUAL LIFE INS CO	66128	175,545,631	167,862,790	7,682,841	101,386	0	6,020	0	107,406
PROTECTIVE LIFE INS CO	68136	3,417,265,418	3,210,809,564	144,361,801	2,253,097	137,544	218,597	0	2,609,238
PROVIDENT INDEMNITY LIFE INS CO	68187	45,372,059	41,619,321	(3,459,503)	61,221	0	61,715	9,953	132,889

COMPANY NAME	DIRECT CLAIMS AND BENEFITS PAID					A&H		IN FORCE, DECEMBER 31, 1992				
	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL	PREMIUM	LOSSES	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
PEOPLES SECURITY LIFE INS CO	8,505,459	0	66,928	1,548,481	10,120,868	372,699	352,653	1,260,735,680	0	21,855,336	42,011,517	1,324,602,533
PFL LIFE INS CO	5,085,240	0	27,349	0	5,112,589	8,328,929	3,660,542	23,365,313	0	8,301,231	0	31,666,544
PHF LIFE INS CO	114,256	0	0	0	114,256	17,718	19,892	159,252	3,508	0	0	162,760
PHILADELPHIA AMERICAN LIFE INS CO	2,500	0	172,214	0	174,714	7,465,892	17,005	136,000	0	30,374,825	0	30,510,825
PHILADELPHIA LIFE INS CO	7,052,733	0	31,469	0	7,084,202	0	0	355,841,553	0	0	0	355,841,553
PHILADELPHIA-UNITED LIFE INS CO	55,473	0	0	83,700	139,173	2,346	300	18,359	0	0	9,166	27,525
PHOENIX AMERICAN LIFE INS CO	75,611	0	41,908	0	117,519	3,869	0	0	0	10,543,799	0	10,543,799
PHOENIX HOME LIFE MUTUAL INS CO	10,775,989	0	3,425,217	0	14,201,206	6,601,728	3,724,717	1,116,760,265	0	823,752,076	0	1,940,512,341
PHYSICIANS LIFE INS CO	315,740	0	0	0	315,740	0	0	21,551,595	0	0	0	21,551,595
PHYSICIANS MUTUAL INS CO	0	0	0	0	0	4,894,069	2,590,654	0	0	0	0	0
PIONEER AMERICAN INS CO	1,417	0	0	0	1,417	0	0	7,889,947	0	1,995,000	0	9,884,947
PIONEER LIFE INS CO OF ILLINOIS	239,636	0	0	0	239,636	3,692,668	2,390,461	21,164,000	0	2,283,000	0	23,447,000
PIONEER SECURITY LIFE INS CO	79,479	0	0	0	79,479	0	0	82,941,436	0	863,000	0	83,804,436
PM GROUP LIFE INS CO	0	0	172,100	0	172,100	446,120	663,438	0	0	8,636,000	0	8,636,000
PRAIRIE STATES LIFE INS CO	24,667	0	0	0	24,667	303	0	6,690,232	0	0	0	6,690,232
PREFERRED RISK LIFE INS CO	21,109	0	0	0	21,109	1,106	3,146	1,153,966	0	0	0	1,153,966
PREMIER LIFE INS CO	0	0	0	0	0	0	0	0	0	0	0	0
PRESIDENTIAL LIFE INS CO	1,290,634	0	101,824	0	1,392,458	0	0	3,211,037	0	0	0	3,211,037
PRINCIPAL LIFE INS CO	0	0	0	0	0	0	0	0	0	0	0	0
PRINCIPAL MUTUAL LIFE INS CO	4,377,217	0	8,430,793	0	12,808,010	26,577,712	19,967,331	560,696,753	0	1,573,038,128	0	2,133,734,881
PRINCIPAL NATIONAL LIFE INS CO	142,803	0	0	0	142,803	0	0	6,272,075	0	0	0	6,272,075
PROGRESSIVE AMERICAN LIFE INS CO	0	0	0	0	0	0	569	0	17	0	0	17
PROTECTED HOME MUTUAL LIFE INS CO	66,623	0	0	0	66,623	13,194	0	6,352,341	0	1,006,750	0	7,359,091
PROTECTIVE LIFE INS CO	1,545,999	0	1,410,068	0	2,956,067	229,696	154,334	324,823,264	12,159,147	6,750,556	0	343,732,969
PROVIDENT INDEMNITY LIFE INS CO	23,857	0	43,000	12,249	79,106	2,484,461	1,705,518	5,365	0	4,936	627	10,927

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COMPANY NAME	CODE	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSIDERATIONS ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
PROVIDENT LIFE & ACCIDENT INS CO	68195	10,021,206,910	9,261,907,798	424,556,461	2,849,113	4	1,118,447	0	3,966,564
PROVIDENT MUTUAL LIFE & ANN CO OF AM	70750	368,216,449	347,798,871	(3,610,506)	68,894	0	1,058	0	69,952
PROVIDENT MUTUAL LIFE I C OF PHILADE	68225	2,467,379,840	2,283,219,425	0	6,649,608	0	20,574	0	6,670,182
PROVIDENT NATIONAL ASR CO	70666	4,806,253,970	4,637,661,285	16,471,670	0	0	16,986	0	16,986
PROVIDERS FIDELITY LIFE INS CO	78694	29,557,112	10,209,484	992,484	0	0	225	0	225
PRUCO LIFE INS CO	79227	3,161,981,758	2,643,264,537	182,529,805	7,865,956	0	0	0	7,865,956
PRUDENTIAL INS CO OF AMERICA	68241	117,085,931,507	110,179,113,447	6,311,675,872	73,056,077	1,361,567	30,622,134	0	105,039,778
PYRAMID LIFE INS CO	68284	100,284,963	75,760,599	22,583,364	5,274	0	0	0	5,274
RELIABLE LIFE INS CO	68357	440,756,555	401,818,690	45,551,617	5,461	0	55,994	498	61,953
RELIANCE STANDARD LIFE INS CO	68381	1,762,619,0	1,647,877,197	96,610,547	573,308	0	3,507,852	0	4,081,160
REPUBLIC-VANGUARD LIFE INS CO	68446	207,866,343	174,413,424	14,952,928	50,782	0	0	0	50,782
ROYAL LIFE INS CO OF AMERICA	60586	269,642,693	224,214,705	(11,422,012)	189,364	0	0	0	189,364
ROYAL MACCABEES LIFE INS CO	65765	1,568,549,898	1,461,527,481	(26,832,164)	5,824,935	0	408,112	0	6,233,047
SAFECO LIFE INS CO	68608	7,293,021,009	6,937,281,477	275,123,561	7,387,621	0	1,577,747	0	8,965,368
SAFECO NATIONAL LIFE INS CO	90581	19,971,069	3,319,968	9,651,101	18,281	0	0	0	18,281
SAINT LOUIS REINSURANCE CO	93572	36,346,721	18,066,239	0	0	0	0	0	0
SAVERS LIFE INS CO OF AMERICA	93734	166,030,406	145,026,743	(12,491,010)	0	0	0	0	0
SECURITY ASR CO	71714	24,596,143	9,509,856	3,197,613	0	0	0	0	0
SECURITY BENEFIT LIFE INS CO	68675	2,192,318,403	2,086,318,326	74,705,300	1,091,934	0	530	0	1,092,464
SECURITY CONTINENTAL INS CO	92525	2,990,569	83,784	(93,215)	0	0	0	0	0
SECURITY EQUITY LIFE INS CO	99414	56,258,404	44,254,893	(2,146,489)	637,996	0	0	0	637,996
SECURITY FIRST LIFE INS CO	61050	1,336,769,975	1,275,054,085	13,166,931	0	0	0	0	0
SECURITY LIFE INS CO OF AMERICA	68721	112,117,363	95,346,805	15,073,216	23,940	0	2,928	0	26,868
SECURITY LIFE OF DENVER INS CO	68713	2,067,808,084	1,828,004,478	72,292,007	8,076,306	0	6,262	0	8,082,568
SECURITY MUTUAL LIFE INS CO OF NY	68772	1,056,909,232	1,013,687,594	40,436,671	1,443,504	0	28,079	0	1,471,583

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL	A&H PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1992 ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
1,769,109	0	3,300,366	0	5,069,475	17,440,217	9,444,764	373,317,777	566	229,772,566	0	603,090,933
1,406,377	0	18,000	0	1,424,377	3,924	12,773	1,452,086	0	0	0	1,452,086
2,832,906	0	2,433,347	0	5,266,253	(67)	4,766	510,992,766	0	0	0	510,992,766
251,859	0	1,637,231	0	1,889,090	0	0	0	0	0	0	0
0	0	0	0	0	23,236	859	0	0	0	0	0
4,026,329	0	0	0	4,026,329	0	0	861,610,731	0	0	0	861,610,731
38,845,115	609,907	45,256,795	2,895,147	87,606,964	105,463,102	64,465,027	5,746,082,850	165,592,249	9,908,620,314	71,836,477	15,892,111,890
1,070	0	0	0	1,070	21,825	18,299	374,296	0	0	0	374,296
2,443	0	21,794	0	24,237	52,891	(2,545)	402,206	0	15,180,702	28,108	15,611,016
2,636,028	0	2,930,667	0	5,566,695	4,357,699	2,478,995	70,376	0	682,775	3	753,154
484	0	0	0	484	1,669	215	9,324	0	0	0	9,324
104,809	0	0	0	104,809	0	0	4,244,673	0	0	0	4,244,673
2,704,260	0	972,904	0	3,677,164	4,711,746	1,756,545	708,793,013	0	269,716,000	0	978,509,013
4,688,726	0	7,420,543	0	12,109,269	1,158,465	277,187	202,014,096	0	23,607,465	0	225,621,561
600	0	0	0	600	0	0	3,260,806	0	0	0	3,260,806
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	(396)	0	0	0	0	0
1,285,916	0	637,688	0	1,923,604	0	0	136,694,004	0	22,450	0	136,716,454
0	0	0	0	0	0	0	0	0	0	0	0
2,866	0	0	0	2,866	0	0	100,711,281	0	0	0	100,711,281
289,209	0	1,226,769	0	1,515,978	0	0	0	0	0	0	0
1,250	0	35,000	0	36,250	342,803	80,563	2,761,647	0	1,756,000	0	4,517,647
2,035,184	0	1,679,815	0	3,714,999	120	13	269,824,017	0	7,553,155	0	277,377,172
728,796	0	97,000	0	825,796	101,747	30,462	124,595,293	0	79,489,319	0	204,084,612

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COMPANY NAME	CODE	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSIDERATIONS					DIRECT CLAIMS AND BENEFITS PAID					A&H		IN FORCE, DECEMBER 31, 1992				
					ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL	PREMIUM	LOSSES	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
SECURITY OF AMERICA LIFE INS CO	68667	147,862,749	110,702,529	32,036,263	8,691	1,925,781	595,229	0	2,529,701	0	707,294	305,277	0	1,012,571	1,236,392	868,288	312	172,984	100,811	0	274,107
SECURITY TRUST LIFE INS CO	79880	8,846,610	3,115,565	475,179	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SECURITY-CONNECTICUT LIFE INS CO	91588	1,136,137,903	1,014,376,834	99,449,929	4,343,812	0	24,710	0	4,368,522	2,766,428	0	0	0	2,766,428	28,784	22,064	496,663,546	0	4,808,000	0	501,471,546
SENTRY INVESTORS LIFE INS CO	71692	15,857,195	5,456,485	2,849,406	942	0	0	0	942	430	0	0	0	430	0	0	87,300	0	0	0	87,300
SENTRY LIFE INS CO	68810	981,745,844	863,791,777	51,073,204	145,936	0	18,622	0	164,558	35,007	0	130,974	0	165,981	1,072,396	686,867	15,981,710	0	47,041,290	0	63,023,000
SHENANDOAH LIFE INS CO	68845	573,962,846	536,873,613	36,989,232	6,802,646	0	677,496	0	7,480,142	1,903,943	0	320,080	0	2,224,023	681,560	419,110	345,350,666	0	22,493,499	0	367,844,165
SIGNATURE LIFE INS CO OF AMERICA	70980	7,690,474	546,568	143,906	0	0	0	0	0	0	0	0	0	0	134,981	43	0	0	0	0	0
SMA LIFE ASSURANCE CO	84824	2,200,266,794	2,080,576,128	(30,986,990)	2,332,061	0	0	0	2,332,061	2,049,309	0	6,486	0	2,055,795	349,078	227,656	238,881,000	0	0	0	238,881,000
SOUTHLAND LIFE INS CO	68950	1,034,042,209	897,324,694	129,217,515	1,099,138	0	0	8,557	1,107,695	670,238	0	0	79,895	750,133	14,821	2,091	128,442,775	0	0	4,099,474	132,542,249
SOUTHWESTERN LIFE INS CO	91391	1,555,021,288	1,280,858,516	77,525,273	2,048,565	0	1,272	0	2,049,837	1,981,880	0	11,482	0	1,993,362	0	0	319,019,457	0	0	0	319,019,457
SPRINGFIELD LIFE INS CO INC	68993	7,523,373	1,091,066	171,107	10,203	0	113,783	0	123,986	190,860	0	39,728	0	230,588	237,949	194,096	389,000	0	7,587,838	0	7,976,838
STANDARD INS CO	69019	2,677,358,876	2,481,081,039	195,875,837	74,169	0	124,455	0	198,624	53,427	0	4,000	0	57,427	376,364	1,112,110	4,258,575	0	58,163,000	0	62,421,575
STANDARD LIFE & ACCIDENT INS CO	86355	299,135,080	238,800,863	48,527,838	17,044	0	0	0	17,044	11,934	0	0	0	11,934	111,992	37,080	920,273	0	0	0	920,273
STANDARD LIFE INS CO OF INDIANA	69051	148,593,204	137,082,509	87,438	177,027	0	0	0	177,027	174,722	0	0	0	174,722	12,447	87	122,741,855	0	0	0	122,741,855
STANDARD OF AMERICA LIFE INS CO	69000	58,153,102	12,986,562	34,058,744	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
STANDARD SECURITY LIFE INS CO OF NY	69078	121,380,556	89,729,248	23,154,807	1,840	0	370	0	2,210	0	0	0	0	0	678,793	183,249	410,079	0	8,138	0	418,217
STATE AUTO LIFE INS CO	86137	13,318,098	7,834,557	(1,516,459)	116,446	0	0	0	116,446	2,292	0	0	0	2,292	0	0	28,249,344	0	0	0	28,249,344
STATE BOND & MORTGAGE LIFE INS CO	69086	689,683,373	654,674,440	13,858,933	81,973	0	0	0	81,973	10,545	0	0	0	10,545	0	0	41,000	0	0	0	41,000
STATE FARM ANNUITY & LIFE INS CO	94498	5,784,837	48,753	736,083	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
STATE FARM LIFE INS CO	69108	15,369,933,893	13,693,442,515	1,651,644,959	37,296,151	(7,253)	307,783	0	37,596,681	11,635,341	28,913	128,500	0	11,792,754	0	0	4,741,881,380	2,895,793	196,283,308	0	4,941,060,481
STATE LIFE INS CO	69116	250,344,076	229,531,197	20,812,879	960,976	0	43,285	0	1,004,261	664,310	0	0	0	664,310	41,407	24,561	73,866,845	0	0	0	73,866,845
STATE MUTUAL LIFE ASR CO OF AMERICA	69140	6,087,605,968	5,643,467,684	419,163,368	903,187	0	2,801,499	0	3,704,686	1,506,718	0	2,169,014	0	3,675,732	11,050,353	51,469	47,593,000	0	353,907,535	0	401,500,535
STATESMAN NATIONAL LIFE INS CO	69183	22,413,888	16,290,624	5,123,263	3,656	0	0	0	3,656	0	0	0	0	0	1,987	613	70,000	0	0	0	70,000
STERLING INVESTORS LIFE INS CO	69184	27,362,867	23,234,846	(6,001,981)	621	0	0	0	621	0	0	0	0	0	0	(4,881)	32	0	0	0	32
SUMMIT NATIONAL LIFE INS CO	71080	130,449,403	98,576,793	(645,128)	686,056	0	97,100	0	783,156	87,786	0	43,015	0	130,801	2,802,332	0	104,953,871	0	9,014,400	0	113,968,271

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COMPANY NAME	CODE	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSIDERATIONS ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
SUPREME LIFE INS CO OF AMERICA	69302	12,156,849	10,526,948	(1,925,272)	0	0	0	0	0
SURETY LIFE INS CO	69310	74,257,978	31,324,852	22,968,331	2,036,171	0	0	0	2,036,171
SWISS-AM REASSURANCE CO	93483	27,967,398	9,266,392	96,378	0	0	0	0	0
TEACHERS INS & ANNUITY ASN OF AM	69345	61,776,726,562	56,543,736,697	0	100,485,218	0	3,961,813	0	104,447,031
TEACHERS PROTV MUTUAL LIFE INS CO	69353	15,740,653	11,470,278	4,270,375	12,940	0	2,274	0	15,214
TEMPLETON FUNDS ANNUITY CO	69604	12,544,759	1,434,219	2,633,570	0	0	0	0	0
TEXAS LIFE INS CO	69396	343,213,383	318,209,204	16,264,670	21,965	0	0	0	21,965
TIME INS CO	69477	1,166,201,216	738,782,535	155,263,842	589,889	0	114,838	0	704,727
TMG LIFE INSURANCE COMPANY	70491	874,287,410	773,845,494	35,399,192	3,016,661	0	38,654	0	3,055,315
TOYOTA MOTOR LIFE INS CO	63444	7,467,398	1,053,088	(2,085,690)	0	0	0	0	0
TRANS WORLD ASSURANCE CO	69566	155,724,759	128,170,615	25,128,101	74,261	0	0	0	74,261
TRANSAMERICA ASSURANCE CO	80829	106,237,513	94,867,898	(17,380,228)	8,740,044	0	382,879	0	9,122,923
TRANSAMERICA LIFE INS & ANNUITY CO	69507	8,948,202,208	8,566,847,739	152,596,229	1,027,814	0	80,561	0	1,108,375
TRANSAMERICA OCCIDENTAL LIC	67121	9,536,734,369	8,867,429,033	435,018,568	26,784,142	(11,186)	126,991	0	26,899,947
TRANSPORT LIFE INS CO	69531	520,703,845	414,404,904	83,214,991	196,267	401,042	121,165	0	718,474
TRAVELERS INS CO (LIFE DEPT)	87726	29,425,300,120	27,889,896,480	164,380,996	6,474,080	0	9,195,191	0	15,669,271
TRAVELERS INS CO OF ILLINOIS	79413	125,320,790	101,537,903	3,782,888	0	0	2,021	0	2,021
TRUSTMARK LIFE INS CO	62863	98,013,623	71,848,631	18,737,512	0	0	0	0	0
UNION BANKERS INS CO	69701	192,250,867	152,877,442	16,550,036	23,089	0	0	0	23,089
UNION BENEFIT LIFE INS CO	67903	15,806,403	10,887,953	(1,141,550)	22,194	0	8,331	0	30,525
UNION CENTRAL LIFE INS CO	80837	3,076,002,844	2,906,861,196	156,891,407	1,332,390	0	383,017	0	1,715,407
UNION FIDELITY LIFE INS CO OF TREVOS	93289	306,967,392	161,139,199	102,633,670	65,933	0	450,188	0	516,121
UNION FIDELITY LIFE INSURANCE CO	62596	184,564,368	145,636,221	(73,835,887)	0	(51,321)	49,568	0	(1,753)
UNION SECURITY LIFE INS CO	98884	152,197,378	121,801,550	21,045,826	0	2,416,801	0	0	2,416,801
UNITED AMERICAN INS CO	92916	703,817,756	497,131,260	116,186,496	400,946	0	0	0	400,946

DIRECT CLAIMS AND BENEFITS PAID					A&H		IN FORCE, DECEMBER 31, 1992				
ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL	PREMIUM	LOSSES	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
12,363	0	0	9,621	21,984	0	0	0	0	0	0	0
474,837	0	0	0	474,837	59	0	345,256,219	0	0	0	345,256,219
0	0	0	0	0	0	0	0	0	0	0	0
37,500,256	0	1,009,238	0	38,509,494	646,296	522,183	1,202,954,063	0	165,584,491	0	1,368,538,554
43,006	0	0	0	43,006	75,918	42,036	644,113	0	275,000	0	919,113
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	69	0	2,829,464	0	0	0	2,829,464
19,322	0	105,000	0	124,322	5,954,580	3,805,703	95,920	0	22,891	0	118,811
163,421	0	0	0	163,421	1,235,026	786,553	220,683	0	7,380	0	228,063
0	0	0	0	0	0	0	0	0	0	0	0
9,841	0	0	0	9,841	0	0	5,441,040	0	0	0	5,441,040
28,582	0	4,069	0	32,651	155	0	65,973	0	258,980	0	324,953
513,468	0	2,504,351	0	3,017,819	0	0	2,444	0	0	0	2,444
7,578,764	98,058	3,112,830	0	10,789,652	829,511	113,562	3,986,750	7,852	0	0	3,994,602
1,802,088	131,421	0	0	1,933,509	3,969,148	1,800,858	6,051,290	33,926,605	999,971	0	40,977,866
30,819,054	0	9,788,517	0	40,607,571	26,886,603	25,607,424	540,921,000	0	1,485,103,000	0	2,026,024,000
0	0	558,866	0	558,866	874,610	340,410	0	0	440,000	0	440,000
0	0	0	0	0	0	0	0	0	0	0	0
15,912	0	0	0	15,912	2,031,465	1,240,168	1,510,763	0	0	0	1,510,763
8,588	0	0	0	8,588	0	0	908,000	0	878,000	0	1,786,000
1,422,515	0	6,062,463	0	7,484,978	180,333	33,024	132,337,191	0	65,400,173	0	197,737,364
96,214	0	86,492	0	182,706	564,507	561,513	2,408,225	0	6,997,856	0	9,406,081
0	366,965	7,029	0	373,994	50,486	49,098	1,234,793	27,060,671	6,178,817	0	34,474,281
0	1,916,444	500	0	1,916,944	1,642,905	696,860	0	127,133,647	0	0	127,133,647
167,281	0	0	0	167,281	1,611,805	1,131,827	6,521,303	0	0	0	6,521,303

1992 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND

FOREIGN

TABLE NO. 11

COMPANY NAME	CODE	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSIDERATIONS ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
UNITED COMPANIES LIFE INS CO	69676	1,333,496,892	1,265,929,121	48,927,876	2,885,683	0	0	0	2,885,683
UNITED FAMILY LIFE INS CO	91693	423,434,586	360,923,783	25,456,249	6,061	0	0	0	6,061
UNITED FIDELITY LIFE INS CO	87645	349,335,362	323,335,362	(43,461,941)	352,505	0	3,703	0	356,208
UNITED HEALTH & LIFE INS CO	65552	56,193,305	32,367,303	22,746,002	0	0	0	0	0
UNITED HOME LIFE INS CO	69922	45,304,920	39,801,809	3,428,216	24,300	0	0	0	24,300
UNITED INS CO OF AMERICA	69930	2,429,829,528	1,534,773,454	856,206,029	11,752,322	0	88,215	2,898,723	14,739,260
UNITED INVESTORS LIFE INS CO	94099	620,340,027	489,256,249	96,063,776	1,398,768	0	21,704	0	1,420,472
UNITED LIBERTY LIFE INS CO	82694	35,859,749	32,859,350	(981,203)	6,508	0	0	0	6,508
UNITED OF OMAHA LIFE INS CO	69868	5,006,041,670	4,654,568,715	329,731,374	5,318,722	(2,438)	1,894,749	0	7,211,033
UNITED PACIFIC LIFE INS CO	70025	5,405,098,643	5,028,461,291	(18,582,410)	1,706,370	0	0	0	1,706,370
UNITED PRESIDENTIAL LIFE INS CO	70033	845,172,401	777,853,475	21,163,756	3,336,758	0	0	0	3,336,758
UNITED SERVICES LIFE INS CO	70084	1,925,596,770	1,811,821,195	21,256,359	2,333,238	0	1,676	0	2,334,914
UNITED STATES LIFE INS CO IN NYC	70106	2,180,210,924	2,016,030,447	133,577,300	2,283,477	0	844,674	0	3,128,151
UNITED TEACHER ASSOCIATES INS CO	63479	72,599,146	58,202,825	9,912,482	127	0	0	0	127
UNITED WISCONSIN LIFE INS CO	97179	33,376,797	18,243,245	9,074,274	0	0	115,848	0	115,848
UNITED WORLD LIFE INS CO	72850	59,915,847	28,947,138	23,911,718	45,852	0	54	0	45,906
UNITY MUTUAL LIFE INS CO	70114	615,983,431	597,260,871	18,194,062	384,434	0	0	128,976	513,410
UNIVERSAL UNDERWRITERS LIFE INS CO	70173	155,624,979	99,516,400	45,365,181	193,974	878,435	876	0	1,073,285
UNUM LIFE INS CO OF AMERICA	62235	8,751,531,546	8,155,727,321	310,453,317	160,583	0	7,087,190	0	7,247,773
US FINANCIAL LIFE INS CO	84530	51,598,551	44,881,231	(1,859,803)	162,431	0	0	0	162,431
USAA LIFE INS CO	69063	4,160,422,234	3,900,336,794	187,002,505	13,579,868	0	0	0	13,579,868
USG ANNUITY & LIFE CO	61247	2,795,144,100	2,624,247,146	21,433,650	9,830,317	0	0	0	9,830,317
USLIFE CREDIT LIFE INS CO	68373	214,153,345	163,387,550	35,545,483	0	(84)	0	0	(84)
VALLEY FORGE LIFE INS CO	70211	401,159,280	285,499,169	74,010,110	6,142,452	0	50,189	0	6,192,642
VARIABLE ANNUITY LIFE INS CO	70238	15,949,740,032	15,370,829,817	253,265,040	68,230	0	0	0	68,230

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL	A&H PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1992 ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
2,199,499	0	0	0	2,199,499	456	0	6,986,000	0	33,500,000	0	40,486,000
818	0	0	0	818	120	0	343,200	0	0	0	343,200
439,065	0	0	0	439,065	0	0	33,843,575	0	0	0	33,843,575
0	0	0	0	0	0	0	0	0	0	0	0
6,242	0	0	0	6,242	608	0	815,262	0	0	0	815,262
4,620,355	0	281,000	2,599,807	7,501,162	1,564,519	739,594	526,163,919	0	19,976,900	102,730,175	648,870,994
181,977	0	0	0	181,977	0	0	121,002,085	0	4,288,653	0	125,290,738
7,301	0	0	0	7,301	0	0	539,305	0	0	0	539,305
3,862,558	54,471	2,967,941	0	6,884,970	2,902,463	1,880,439	433,429,623	3,602,429	312,898,202	0	749,930,254
6,467,467	0	1,143,000	0	7,610,467	0	0	3,934,147	0	0	0	3,934,147
1,031,563	0	0	0	1,031,563	0	0	396,995,855	0	0	0	396,995,855
1,561,353	0	0	0	1,561,353	17,129	0	272,566,903	0	33,338,552	0	305,905,455
201,991	0	397,554	0	599545	4,452,403	3,065,343					
398	0	0	0	398	172,140	464,614	0	0	0	0	0
0	0	0	0	0	2,542,836	0	0	0	0	0	0
2,535	0	0	0	2,535	978	4,282	5,229,916	0	0	0	5,229,916
238,041	0	0	111,770	349,810	17,840	4,649	20,371,863	0	0	8,415,013	28,786,876
1,164	382,762	0	0	383,926	848,161	174,852	31,624,000	70,301,159	0	0	101,925,159
292,398	0	4,145,867	0	4,438,265	27,272,898	18,558,238	10,492,862	0	2,883,736,989	0	2,894,229,851
1,284	0	0	0	1,284	0	0	10,919,424	0	0	0	10,919,424
4,082,225	0	0	0	4,082,225	1,128,717	448,756	1,958,141,273	0	0	0	1,958,141,273
5,114,272	0	0	0	5,114,272	0	0	5,817,000	0	0	0	5,817,000
0	0	0	0	0	0	0	5,000	4,443	78,120,423	0	78,129,866
2,058,067	0	11,963	0	2,070,030	34,455	1,387	632,014	0	17,753	0	649,767
11,459,539	0	19,115,566	0	30,575,105	0	0	139,107	0	0	0	139,107

1992 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND

FOREIGN

TABLE NO. 11

					DIRECT PREMIUM AND ANNUITY CONSIDERATIONS				
COMPANY NAME	CODE	ASSETS	LIABILITIES	SURPLUS	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
VASA LIFE INS CO	92711	3,863,399	277,572	85,827	0	0	0	0	0
VERMONT LIFE INS CO	93645	493,947,151	469,119,270	(50,844,119)	1,175,330	0	0	0	1,175,330
VETERANS LIFE INS CO	81027	194,537,591	148,202,299	(5,669,708)	1,147,185	0	1,280,853	0	2,428,038
VICTORY LIFE INS CO	70246	341,533,674	314,278,917	7,153,482	110,425	0	0	0	110,425
VISTA LIFE INS CO	84549	32,731,380	23,604,851	2,626,529	0	240,209	0	0	240,209
VOYAGER LIFE INS CO	66699	143,953,159	69,253,540	33,328,716	798,604	50,731	0	0	849,335
WASHINGTON NATIONAL INS CO	70319	1,543,723,898	1,364,643,439	92,805,221	149,284	50,133	153,618	0	353,035
WEST COAST LIFE INS CO	70335	402,275,542	310,209,158	79,313,108	311,620	0	0	0	311,620
WESTERN & SOUTHERN LIFE INS CO	70483	3,382,240,135	2,756,344,250	0	1,873,444	0	0	94,782	1,968,226
WESTERN DIVERSIFIED LIFE INS CO	84697	50,929,110	35,899,980	12,679,130	0	0	0	0	0
WESTERN FIDELITY INS CO	77879	22,751,544	15,647,215	(6,250,731)	1,110	0	0	0	1,110
WESTERN NATIONAL LIFE INS CO	70432	5,800,127,643	5,411,193,334	320,510,051	44,276,935	0	0	0	44,276,935
WESTERN RESERVE LIFE ASR CO OF OHIO	91413	584,777,150	544,472,625	15,790,123	3,127,131	0	0	0	3,127,131
WESTERN SECURITY LIFE INS CO	73474	17,121,216	5,058,238	9,564,980	655	0	0	0	655
WESTERN–SOUTHERN LIFE ASR CO	92622	1,311,585,430	1,251,160,813	(61,075,384)	941,533	0	0	0	941,533
WESTFIELD LIFE INS CO	62030	243,906,213	207,585,905	13,849,134	94,905	0	0	0	94,905
WINTERTHUR LIFE RE INSURANCE CO	64668	92,241,113	70,269,897	5,951,216	0	0	0	0	0
WISCONSIN NATIONAL LIFE INS CO	70580	344,293,829	310,129,029	32,531,156	6,310,944	0	0	0	6,310,944
WORLD INS CO	70629	115,153,006	96,940,177	17,612,829	19,367	0	1,259	0	20,626
WORLD SERVICE LIFE INS CO OF CO	69833	34,609,764	7,935,478	(6,735,220)	0	0	0	0	0
XEROX FINANCIAL SERVICES LIFE INS CO	93513	3,690,702,848	3,613,465,466	529,209	3,151,473	0	0	0	3,151,473
ZURICH LIFE INSURANCE CO OF AMERICA	70661	211,013,126	182,796,144	(37,396,518)	2,465,942	0	0	0	2,465,942
TOTALS		112,450,066,300	167,662,662,217	153,536,437,368	153,157,913,276	153,096,659,114	153,136,566,716	153,136,431,641	153,321,133,220

DIRECT CLAIMS AND BENEFITS PAID					A&H		IN FORCE, DECEMBER 31, 1992				
ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL	PREMIUM	LOSSES	ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
0	0	0	0	0	0	0	0	0	0	0	0
127,626	0	0	0	127,626	0	0	86,890,202	0	0	0	86,890,202
643,116	0	629,075	0	1,272,191	367,706	111,725	110,476,027	0	51,076,272	0	161,552,299
333,264	0	1,538	0	334,802	1,347	0	6,470,926	0	0	0	6,470,926
0	367,496	0	0	367,496	99,148	124,171	0	31,293,766	0	0	31,293,766
66,000	93,330	0	0	159,330	83,069	78,296	67,407,865	6,210,584	0	0	73,618,469
98,187	37,925	153,462	0	289,574	3,821,436	2,234,355	7,846	21,460	34,915	0	64,221
32,663	0	0	0	32,663	0	(71,927)	33,515,651	0	0	0	33,515,651
1,273,714	0	106,127	255,996	1,635,837	34,054	146,506	103,364,516	0	1,767,646	9,120,101	114,252,263
0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	1,301,765	570,378	41,800	0	0	0	41,800
6,815,945	0	0	0	6,815,945	0	0	22,179,416	0	0	0	22,179,416
1,942,090	0	0	0	1,942,090	0	0	285,550,857	0	11,488,684	0	297,039,541
0	0	0	0	0	0	0	0	0	0	0	0
517,350	0	0	0	517,350	0	0	97,482,786	0	0	0	97,482,786
35,613	0	0	0	35,613	0	0	11,959,399	0	0	0	11,959,399
0	0	0	0	0	0	2,110	0	0	0	0	0
2,461,874	0	0	0	2,461,874	11,839	0	497,202,643	0	0	0	497,202,643
23,122	0	0	0	23,122	19,025	2,507	1,031,217	0	194,000	0	1,225,217
0	0	0	0	0	0	0	0	0	0	0	0
1,760,362	0	0	0	1,760,362	0	0	1,753,429	0	0	0	1,753,429
590,054	0	0	0	590,054	745	0	379,204,274	0	15,500	0	379,219,774
1,442,859,992,976	1,442,844,388,534	1,442,966,404,096	1,442,966,513,275	1,443,126,792,424	1,312,719,444,069	1,126,617,005,993	979,384,327,486	624,687,063,544	677,239,035,348	524,047,367,571	381,456,360,455

1992 BUSINESS OF LIFE INSURANCE IN THE STATE OF MARYLAND

TABLE NO. 12

ALIEN

COMPANY NAME	CODE	ASSETS	LIABILITIES	SURPLUS	DIRECT PREMIUM AND ANNUITY CONSIDERATIONS ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
CANADA LIFE ASSURANCE CO	80659	2,304,521,216	2,280,777,540	23,743,676	3,618,775	0	1,880,936	0	5,499,711
CONFEDERATION LIFE INS CO	80667	7,189,794,621	7,157,049,711	32,744,910	36,385,788	0	652,403	0	37,038,191
CROWN LIFE INSURANCE CO	80675	4,988,507,733	4,964,476,372	24,031,361	4,099,959	0	121,850	0	4,221,779
NORTH AMERICAN LIFE ASSURANCE CO	80756	194,448,770	138,032,986	56,415,784	618,350	0	1,983,731	0	2,602,081
SUN LIFE ASSURANCE CO OF CANADA	80802	3,885,363,049	3,820,408,576	64,954,473	9,437,922	0	1,881,508	0	11,319,430
TOTALS		18,562,635,389	18,360,745,165	201,890,204	54,160,794	0	6,520,428	0	60,681,192

DIRECT CLAIMS AND BENEFITS PAID ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL	A & H PREMIUM	LOSSES	IN FORCE, DECEMBER 31, 1992 ORDINARY	CREDIT	GROUP	INDUSTRIAL	TOTAL
1,910,074	0	2,964,320	0	4,874,394	812,660	541,049	91,972,005	0	233,401,181	0	325,375,186
33,073,368	0	2,224,435	0	35,297,803	618,922	456,777	1,412,607,930	0	446,779,588	0	1,859,387,518
2,705,107	0	164,398	0	2,869,505	741,621	267,482	351,976,517	0	1,883,000	0	353,859,517
836,047	0	868,495	0	1,704,542	1,574,583	1,982,104	39,317,963	0	450,416,927	0	489,734,890
3,807,830	0	1,592,591	0	5,400,421	1,775,963	2,121,387	589,065,135	0	811,970,757	8,924	1,401,035,922
42,332,426	0	7,814,239	0	50,146,665	5,523,749	5,368,799	2,464,939,580	0	1,944,451,453	8,924	4,429,393,033

FRATERNAL BENEFICIARY ASSOCIATIONS

TABLE NO. 13

	COMPANY NAME	ADMITTED ASSETS	LIABILITIES	POLICYHOLDERS SURPLUS	NATIONWIDE BUSINESS 1992		MARYLAND BUSINESS 1992	
					PREMIUM WRITTEN	BUSINESS IN-FORCE	PREMIUM WRITTEN	BUSINESS IN-FORCE
56014	AID ASSOCIATION FOR LUTHERANS	11,167,212,595	10,536,251,897	630,960,699	6,418,672,020	64,548,180,425	118,476,356	913,514,309
56200	AMERICAN FRATERNAL UNION	20,981,015	19,981,436	999,579	11,275,876	48,577,632	0	58,274
56510	AMERICAN POSTAL WORKERS ACC BNFT ASN	1,615,914	396,857	1,219,057	49,306,000	516,946,000	186,000	2,914,000
57231	BNAI ZION	6,242,265	5,461,950	780,315	3,301,705	21,701,503	0	1,000
56022	CATHOLIC FAMILY LIFE INS	164,048,724	152,431,860	11,616,862	171,058,236	1,253,433,269	1,710,534	19,815,806
57487	CATHOLIC ORDER OF FORESTERS	309,339,523	269,834,848	39,504,675	141,001,280	1,482,428,241	0	0
56634	CROATION FRATERNAL UNION OF AMERICA	125,326,390	114,319,222	11,007,168	29,017,811	429,068,027	39,899	1,296,535
56138	CSA FRATERNAL LIFE	87,170,742	78,516,362	8,654,381	16,415,947	175,379,871	297,100	2,782,026
56693	GREEK CATHOLIC UNION OF THE USA	209,798,354	202,276,298	7,522,056	17,552,381	175,268,796	208,000	786,184
57770	HOLY FAMILY SOCIETY OF THE USA	14,843,543	8,930,955	5,912,589	8,179,000	44,734,461	277,000	1,293,047
56553	HUNGARIAN REFORMED FEDERATION OF AM	23,291,231	15,050,515	8,240,716	3,328,502	45,059,965	0	0
58068	INDEPENDENT ORDER OF FORESTERS US BR	3,140,085,288	2,647,626,889	492,458,399	1,672,467,791	16,231,637,887	30,698,840	130,653,497
58033	KNIGHTS OF COLUMBUS	4,076,370,300	3,563,896,083	512,474,217	3,521,382,972	22,237,984,317	126,415,112	747,504,590
58262	LITHUANIAN ALLIANCE OF AMERICA	3,409,356	1,813,350	1,596,006	129,000	2,795,091	0	19,530
56731	LITHUANIAN CATHOLIC ALLIANCE	2,124,874	1,274,100	850,774	124,000	2,528,812	0	21,326
57126	LUTHERAN BROTHERHOOD	7,977,876,156	7,547,938,073	429,938,083	3,305,542,839	32,904,363,753	58,490,257	478,740,552
57991	MENNONITE MUTUAL AID ASN	141,392,789	109,851,017	31,541,773	2,694,000	98,419,141	0	1,134,049
57541	MODERN WOODMEN OF AMERICA	2,191,356,534	1,975,969,272	215,387,262	3,256,063,237	17,439,561,180	15,618,999	42,285,782
56251	MUTUAL BNFL ASN RAIL TRANS EMPLS INC	17,259,255	16,658,701	600,554	2,555,000	31,063,343	10,000	480,394
57576	NATIONAL FRATERNAL SOC OF THE DEAF	9,254,145	8,964,976	289,169	2,128,383	30,668,344	4,747	501,152
56782	NATIONAL SLOVAK SOCIETY OF THE USA	50,077,772	48,898,383	1,179,389	3,665,932	45,629,842	0	87,058
56170	NORTH AMERICAN BENEFIT ASN	130,636,596	101,312,637	29,323,959	66,657,992	641,396,336	0	414,478
57584	NORTH AMERICAN UNION LIFE ASR SOC	3,801,482	2,709,834	1,091,648	945,000	9,409,406	146,000	3,102,281
56383	ORDER OF THE UNITED COML TRAV OF AM	31,549,345	8,309,056	23,240,289	2,915,500	18,674,610	0	112,000
56812	POLISH BENEFICIAL ASN	9,500,721	5,424,040	4,076,681	985,000	11,224,578	0	45,115
57622	POLISH NATIONAL ALLI OF US OF N A	260,845,601	228,544,106	32,301,495	41,159,929	614,683,329	153,466	7,650,733
57630	POLISH ROMAN CATHOLIC UNION OF AM	76,408,584	62,240,785	14,167,799	20,600,592	207,480,363	310,000	2,444,606
57649	POLISH WOMENS ALLIANCE OF AMERICA	41,378,956	34,403,379	6,975,577	3,198,900	78,473,286	138,600	2,940,813
57657	ROYAL NEIGHBORS OF AMERICA	495,992,671	408,654,602	87,338,068	432,447,959	1,313,342,599	0	778,886
57142	SONS OF NORWAY	136,220,780	129,861,122	6,359,658	71,217,246	750,065,686	270,000	14,697,768
58181	SUPREME COUNCIL OF THE ROYAL ARCANUM	46,355,355	32,495,169	13,860,186	10,303,559	123,923,043	30,000	1,636,539
56006	TRAVELERS PROTECTIVE ASN OF AMERICA	16,025,469	2,704,351	13,321,118	0	0	0	0
57215	UKRAINIAN NATIONAL ASN INC	66,860,744	51,012,453	15,848,291	9,465,700	115,697,684	115,000	1,545,777
57010	WILLIAM PENN ASN	104,597,065	92,581,040	12,016,025	9,112,167	213,816,615	95,219	2,287,556
57320	WOODMEN OF THE WORLD LIFE INS SOC	3,032,353,547	2,760,774,489	271,579,058	3,920,874,881	27,257,167,965	12,525,252	167,882,246
57290	WORKMENS BENEFIT FUND OF THE USA	41,236,656	38,160,101	3,076,555	19,742,300	117,416,122	0	224,911
58084	WORKMENS CIRCLE	13,088,940	10,362,283	2,726,657	10,251,005	54,949,894	0	104,657
	TOTALS	34,245,929,277	31,295,892,491	2,950,036,787	23,255,739,642	189,293,151,436	366,216,381	2,549,737,477

SUPPLEMENTARY REPORT

A STATEMENT OF FEES AND TAXES RECEIVED BY THE INSURANCE COMMISSIONER AND TRANSFERRED INTO THE STATE TREASURY FOR THE FISCAL YEAR ENDING JUNE 30, 1993

by

DWIGHT K. BARTLETT, III
INSURANCE COMMISSIONER

to

THE GOVERNOR OF MARYLAND

and the

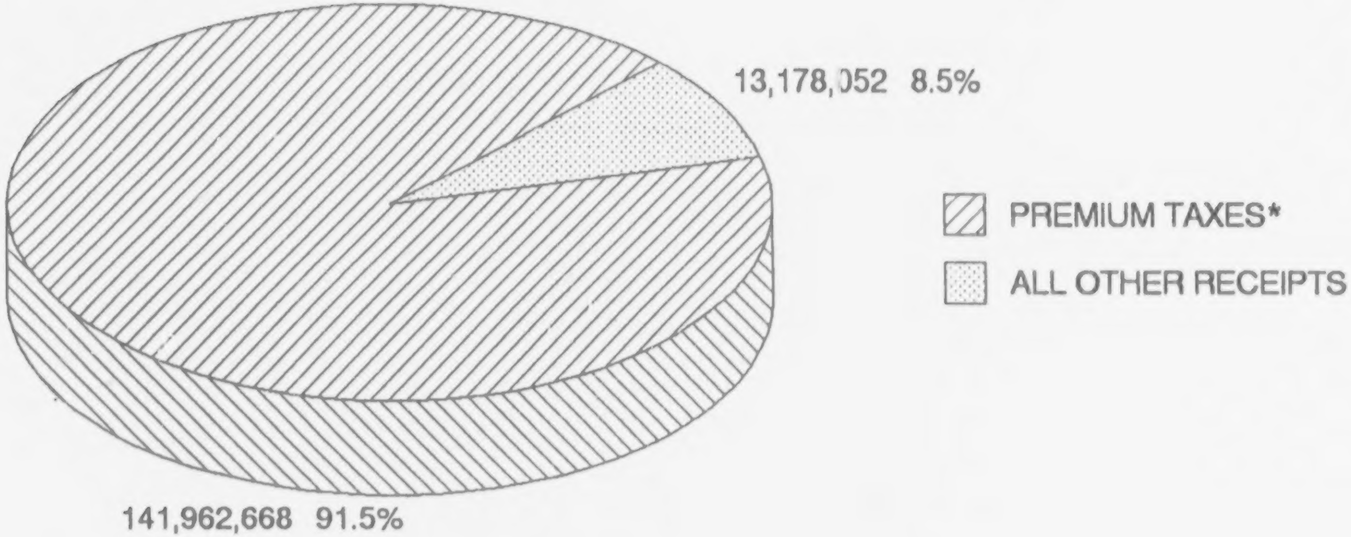
MARYLAND GENERAL ASSEMBLY

MARYLAND INSURANCE ADMINISTRATION

Analysis of Agency Receipts

	Fiscal Year 1992	Fiscal Year 1993	Increase (Decrease)
Premium Taxes	130,453,028	141,027,565	10,574,537
Premium Taxes – Unauthorized Insurers	567,001	935,103	368,102
Unauthorized Insurance Tax (Surplus Lines)	2,261,364	2,063,556	(197,808)
Retaliatory Fees and Taxes	5,755,331	3,516,029	(2,239,302)
Penalties and Interest	124,813	48,979	(75,834)
Company Licenses	127,234	744,505	617,271
Rating Bureau Licenses	150	75	(75)
Public Adjuster Licenses	1,450	50	(1,400)
Insurance Advisor Licenses	34,400	1,800	(32,600)
Vending Machine Licenses	0	0	0
Certificate Of Qualification – Agents & Brokers Original	411,484	182,971	(228,513)
Certification of Qualification – Agents & Brokers Renewals	509,647	1,841,898	1,332,251
Certificate of Qualification – Surplus Line – Originals	13,600	3,000	(10,600)
Certificate of Qualification – Surplus Line Broker – Renewals	16,500	0	(16,500)
Certificate of Qualification – Corrected, Amended, Duplicates	26,315	13,886	(12,429)
Agent Appointments – Originals	327,285	309,925	(17,360)
Agent Appointments – Cancellations – Originals	191,036	144,805	(46,231)
Motor Club Licenses	6,202	3,439	(2,763)
Temporary Certificate of Qualification – Agent	15,960	19,000	3,040
Temporary Certificate of Qualification – Broker	0	0	0
Temporary Certificate of Qualification – Duplicate	10	5	(5)
Company License Renewals – Holding Account	12,750	0	(12,750)
Agent Examination Fees	125,220	114,055	(11,165)
Company Examination Fees	1,501,429	1,592,942	91,513
Certificates Under Seal Fees	41,732	33,189	(8,543)
Valuation Fees On Insurance	1,573,924	1,633,458	59,534
Surplus Line Brokers Examination Fees	0	0	0
Fines and Cost – Insurance Division	517,938	668,727	150,789
Special Fund Travel	164,805	123,176	(41,629)
Filing Fees	73,064	0	(73,064)
Miscellaneous Fees	93,520	62,182	(31,338)
Pending – Agents and Brokers	43,015	0	(43,015)
Rate and Form Filing Fees		56,400	56,400
TOTAL	144,990,207	155,140,720	10,150,513

INSURANCE ADMINISTRATION FISCAL YEAR 1993 RECEIPTS



*INCLUDES TAX FROM UNAUTHORIZED INSURERS

COMPARISON OF TOTAL RECEIPTS
FISCAL YEARS 1987-1993